

Synopsis of School Journey / Travel Cover

Hampshire County Council - Policy Number: 0010627579

1st April 2018 - 31st March 2019

PERSONS INSURED:

- Category A - Any pupil enrolled at a participating establishment
- Category B - Any employee of a participating establishment
- Category C - Any adult acting in a supervisory capacity as a volunteer, assistance or helper and is authorised by a participating establishment including scholars, teachers and other adults who are registered members of a school party
- Category D - Any child that is authorised by a participating establishment to undertake a trip including pupils with moderate or severe learning difficulties and pupils with profound multiple learning difficulties

GEOGRAPHICAL LIMITS:

- Worldwide - whilst undertaking an organised trip, including exchange visits and work experience, outside the boundaries of the participating establishment including trips undertaken by Academies which have been approved by the Council's Outdoor Education Office



MAXIMUM LIMIT - UP TO

- | | |
|--|---|
| 1. MEDICAL, HOSPITALISATION & EMERGENCY TRAVEL EXPENSES | £unlimited per person |
| 2. REPATRIATION EXPENSES | £unlimited per person |
| 3. CANCELLATION, CURTAILMENT, DISRUPTION, REPLACEMENT & MISSED DEPARTURE | £5,000 per person but not exceeding £50,000 in total from any one trip or event |

MAJOR CONDITIONS / EXCLUSIONS

- i) The Emergency Assistance Helpline must be contacted as soon as possible if injury or illness results in the need for inpatient hospital treatment
- ii) Excluding any claims arising from the declination to travel
- iii) Motor competitions
- iv) Claims resultant from persons travelling against the advice of a medical practitioner
- v) Cancellation, Curtailment, Disruption, Replacement & Missed Departure Excess £50.00

4. PERSONAL ACCIDENT

Death	£30,000
Loss of Sight, Loss of Limbs, Loss of Eye(s), Loss of Speech, Loss of Hearing	£30,000
Permanent Partial Disablement	Up to £30,000
Temporary Total Disablement	£50 per week
Hospitalisation	£35 per day
Dental Treatment	Up to £1,500

MAJOR CONDITIONS / EXCLUSIONS

- i) Claims directly or indirectly caused or contributed to by intentional self-injury, disease or natural causes or resulting from medical or surgical treatment.



5. PERSONAL LIABILITY £2,000,000

MAJOR CONDITIONS / EXCLUSIONS

- i) Leader to member liability
- ii) No admission of liability to be made without prior consent from insurers

6 BAGGAGE £2,500 per person

Maximum per article or set of articles **£1,500**

7. MONEY/TRAVEL TICKETS £1,000

MONEY WHILST IN THE CARE CUSTODY OR CONTROL OF A RESPONSIBLE ADULT AUTHORISED BY THE POLICYHOLDER £2,500

8. LEGAL EXPENSES £50,000

MAJOR CONDITIONS / EXCLUSIONS

- i) Prior written consent to be obtained from insurers prior to any costs being incurred

9. HI-JACK, KIDNAP OR HOSTAGE £15,000

MAJOR POLICY CONDITIONS / EXCLUSIONS

- i) The policy will not cover:
 - a. Any pupil who at the beginning of the period of insurance is 18 years of age, or 23 years of age or over if in full-time education
 - b. Any insured person, who is not a pupil and who, at the beginning of the period of insurance, is 80 years of age or over



WARRANTED UNDER ALL POLICY SECTIONS

If non-compliance of the following occurs, underwriters are at liberty **not** to meet any claims under this policy:

1. In respect of all winter sports and outdoor pursuits the usual safety standards must be adhered to and **all safety equipment provided must be worn.**
2. Any baggage/money loss **must be reported to the Police within 24 hours of discovery and if the loss occurs whilst in the custody of an airline, such loss must also be reported to the airline within the same period** and a property irregularity report obtained.
3. All claims must be substantiated by appropriate written proof of costs incurred.
4. Students on work experience placements abroad must not be exposed to dangerous machinery or unusually hazardous situations.
5. Flights in helicopters/ non-scheduled aircraft must be referred to underwriters prior to trip.



CLAIMS PROCEDURES

Medical Emergency Claims – 24 Hour Service

AIG Assistance Service:

Telephone Number **+44 1273 552922**

In the event of any medical assistance being required the above Helpline must be contacted.

All Other Claims:

Email claimsuk@aig.com

Post A&H Claims, AIG Europe Limited, The AIG Building, 2-8 Altyre Road, Croydon, Surrey CR9 2LG, United Kingdom

Telephone **+44 84 5602 9429**

Fax **+44 20 8253 7569**

QUOTE:

HAMPSHIRE COUNTY COUNCIL SCHOOL JOURNEY SCHEME

POLICY NUMBER: 0010627579

Policy Queries:

JLT Specialty Ltd

Public Sector Risk Practice

The St Botolph Building

138 Houndsditch

London

EC3A 7AW

Telephone: 020 7558 3282

Fax: 020 7558 3289