

Overseas Travel & Personal Accident Insurance for Schools - Policy Summary

This policy summary is essential reading but does not contain the full terms and conditions of **South Wilts Grammar Sch for Girls's** Travel & Personal Accident Insurance for Schools Policy (the Policy) which can be found in the Group Policy document, Policy Number **UKBCHC59970/65318**. Cover is underwritten by Chubb European Group Limited (Chubb).

Duration

This Policy is valid from **1st September 2017** until **31st August 2018** and any subsequent 12 month period for which Chubb accepts renewal.

Off-Site Activities Insurance

Scope:

The Policy provides overseas travel insurance cover for all insured persons (pupils, teaching and support staff, governors, adult volunteers, helpers and assistants, and other authorised children) of participating schools whilst on organised trips outside of the United Kingdom (England, Scotland, Wales and Northern Ireland). All insured persons must be aged under 75 years on the date the trip commences.

Cover for Cancellation under the Disruption section of the Policy commences as soon as the Policy comes into force or when the trip is booked – whichever is later. Cover under the other sections commences from the time of leaving school until return to school in respect of one day trips and from the time of leaving home on the first day until the time of reaching home on the last day of the trip, for trips of more than one day.

Significant Features and Benefits

Sections	Benefit Description	Maximum Benefit Amount / Limit of Cover	Excess
1. Medical	Medical expenses as a result of a Winter Sports Accidents are only included if the optional Winter Sports Extension has been bought and is shown in the Policy Schedule	Winter Sports: Covered	Not
	Medical Expenses In-patient Benefit Supplementary Travel & Accommodation Expenses Emergency Repatriation Expenses On-going medical treatment as an In-patient in the United Kingdom Search & Rescue	unlimited £50 per day up to £2,000 £25,000 unlimited £10,000 £25,000	
2. Personal Belongings	Personal Belongings Personal Belongings Delay	£2,500 (Single Article Limit £500) £250	£50 ⁺⁺
3. Money	Money Credit, Debit or Charge Card Misuse Emergency Replacement of Passport	£1,500 (£500 for coins/bank notes) £1,000 £750	£50 ⁺⁺
4. Disruption	Cancellation, Curtailment, Alteration to Itinerary and Replacement	£3,000	£75 ⁺
	Travel Delay	£200 (£1,000 if delayed over 24 hours and trip cancelled)	-
	Missed Departure	£500	£50 ⁺⁺
5. Winter Sports	This Winter Sports Extension is optional and only applies if the Policy Schedule shows that you have bought the Extension	Winter Sports: Covered	Not
	Ski Hire, Ski Pass and Piste Closure	£200	-
6. Personal Injury	Death*,****	£100,000	-
	Permanent Total Disablement****	£100,000	-
	Permanent Disabling Injuries****	£100,000	-
	Temporary Total Disablement **/**	75% of Gross Weekly Wage	-
	Hospital Confinement	£25 per day up to £4,550	-
7. Personal Liability	Personal Liability	£2,000,000	-
8. Overseas Legal Expenses	Legal Expenses	£25,000	-
9. Dental Injury	Dental Injury Treatment	Up to £2,000	-

+ Excess applies to each and every claim

++ Excess applies to each and every claim and each person claiming

* Reduced to £10,000 in respect of any pupil or accompanying person under the age of 16 years.

** Applicable to teaching and support staff only and weekly benefit payable not to exceed 75% of the Insured Person's weekly wage or £2,250, whichever is the lesser amount, for Temporary Total Disablement

*** Subject to a maximum benefit period of 104 weeks and a 7 day deferment period

**** Where a multiple of salary benefit has been selected, cover is limited to £600,000 for Death, Permanent Total Disablement and Permanent Disabling Injuries for Insured Persons in Category B, C and E

On-Site Activities Insurance

Scope

The Policy provides personal injury insurance cover for

- a. all pupils and any member of the teaching and support staff and any Governor of participating schools whilst undertaking school duties within the designated school boundaries and whilst travelling directly to and from home.
- b. all adult volunteers, assistants and helpers authorised by participating school whilst they are supervising pupils walking, or travelling by other means in an organised group directly to and from their home addresses and the participating school.

Section	Benefit Description	Maximum Benefit Amount / Limit of Cover
6. Personal Injury	Death*,****	£100,000
	Permanent Total Disablement****	£100,000
	Permanent Disabling Injuries****	£100,000
	Temporary Total Disablement **/****	75% of Gross Weekly Wage
	Hospital Confinement	£25 per day up to £4,550
9. Dental Injury	Dental Injury Treatment	Up to £2,000

24 hours Insurance

Scope

The Policy provides personal injury insurance cover for

- a. Any member of the teaching and support staff of participating schools 24 hours a day

Section	Benefit Description	Maximum Benefit Amount / Limit of Cover
6. Personal Injury	Death*,****	£100,000
	Permanent Total Disablement****	£100,000
	Permanent Disabling Injuries****	£100,000
	Temporary Total Disablement **/****	75% of Gross Weekly Wage
	Hospital Confinement	£25 per day up to £4,550
9. Dental Injury	Dental Injury Treatment	Up to £2,000

Note: There is no excess for the On-site Activities Insurance or the 24 hours Insurance

* Reduced to £10,000 in respect of any pupil or accompanying person under the age of 16 years.

** Applicable to teaching and support staff only and weekly benefit payable not to exceed 75% of the Insured Person's weekly wage or £2,250, whichever is the lesser amount, for Temporary Total Disablement.

*** Subject to a maximum benefit period of 104 weeks and a 7 day deferment period

**** Where a multiple of salary benefit has been selected, cover is limited to £600,000 for Death, Permanent Total Disablement and Permanent Disabling Injuries for Insured Persons in Category B, C and E

KEY: £ = GBP

Significant Exclusions – (See General Exclusions and the Specific Exclusions of each Section of the policy document).

There are some situations for which you are not covered. These generally involve anything you already know about or that are caused by deliberate or illegal acts on your part. The most significant exclusions of this policy are set out here.

Claims due to the following causes will not be paid:

- if an insured person is a professional sportsperson or professional entertainer (General Exclusion 2b)
- war (General Exclusion 4g)
- travelling against medical advice and medical expenses for In-patient treatment required more than 12 months after emergency repatriation to the UK or other expenses incurred more than 12 months from the time of the first expense. (Section 1 Medical Specific Exclusions 2 and 4)
- winter sports (other than skating and curling) unless the optional Winter Sports Extension to this policy is purchased and is shown in the Policy Schedule and shown as 'Covered' under section 1 Medical and 5 Winter Sports Extension (optional) above. (General Exclusion 3)
- engaging in aviation as a pilot or crew member of a fixed wing or rotary propelled aircraft (General Exclusion 4c)
- membership of the armed forces (General Exclusion 4f)
- medical expenses incurred in the United Kingdom (Section 1 Medical – A. Medical Expenses)
- regulations or order made by any Public Authority or Government (Section 4 Disruption Specific Exclusion 7)
- dental injury caused by any foodstuff or deliberate damage (Section 9 Dental Injury Specific Exclusion 1a and 1b)
- claims which would result in Chubb being in breach of any resolutions or trade or economic sanctions or other laws. (General Exclusion 1)

There may be other exclusions which are significant to you. See the Specific Exclusions and General Exclusions Sections of the policy document for full details.

Cancellation

The insured person has no cancellation rights under the terms of this policy.

Claim Provisions

In the event of a claim under this Policy contact the Marsh Limited, quoting your full policy number, within 30 days or as soon as reasonably possible after the date of the occurrence:

Postal Address: Marsh Limited, Education Practice, 1-5 Perrymount Road, Haywards Heath, RH16 3SY.

Telephone: 01444 313173 (within UK only)

E-mail: schemes.claims@marsh.com or report online www.chubbclaims.co.uk

Chubb Assistance

Consistent with its philosophy of customer care Chubb provides a number of additional assistance services for the traveller. These are automatically provided with the insurance cover and summarised as follows:

Travel and Emergency Assistance

If during the Period of Insurance an Insured Person requires medical or personal assistance or advice during a Journey, they may call Chubb Assistance from outside the UK on +44 20 7173 7715 in respect of:

- Medical Expenses;
- Medical advice, referral or treatment;
- Emergency repatriation;
- Local payment of hospital bills; or
- Replacement of essential maintenance medication or drugs.

Complaints Procedures

The Official Managers, Marsh Ltd are dedicated to providing a high quality service and want to maintain this at all times. If you are not satisfied with the service please contact:

Marsh Ltd, Education Practice, Capital House, 1-5 Perrymount Road, Haywards Heath, West Sussex RH16 3SY
Telephone: 01444 313174, Facsimile: 01444 415088

Alternatively you may contact the Insurers if your complaint is about a claim:

Chubb Customer Relations Department, PO Box 682, Winchester SO23 5AG
Telephone: 0800 519 8026 (Within UK only)
Email: customerrelations@chubb.com

Your complaint will be dealt with fairly, speedily and in accordance with the FCA rules on complaints handling. However, if following receipt of a final response you are still dissatisfied, you may have the right to refer your complaint to the Financial Ombudsman Service within six months of receipt of the final response. Contact details are provided below.

Financial Ombudsman Service

If you are not satisfied following receipt of Chubb's final response, you may contact the Financial Ombudsman Service:

Postal Address: Exchange Tower, Harbour Exchange Square, London E14 9SR.
Telephone: 0800 023 4567 (calls are free from a UK landline or mobile)
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

The existence of these complaint procedures does not reduce the Group Policyholder's or Policyholder's Statutory Rights relating to this Policy. For further information about Statutory Rights a Group Policyholder or Policyholder should contact Citizens Advice.

Financial Services Compensation Scheme

In the unlikely event that Chubb is unable to meet its liabilities; you may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Their contact details are:

Financial Services Compensation Scheme
PO Box 300
Mitcheldean
GL17 1DY

Telephone: 0800 678 1100 (calls are free from a UK landline or mobile)
Website: www.fscs.org.uk
On-Line Form: <https://claims.fscs.org.uk/>

CHUBB ASSISTANCE – Medical Emergency Service: In the event of a medical emergency, telephone Chubb Assistance on: 020 7173 7715 (+44 20 7173 7715); at any time of the day or night, 365 days a year. Chubb Assistance will give you advice and assistance in the event of any medically-related emergency.

Please quote the Policy Number, Period of Insurance, your name and the name of your school. Please remember to give a telephone number where you can be contacted.

Chubb Assistance will decide the most appropriate course of action to help you through the emergency – please do not try to find your own solution.

SCHEDULE OF BENEFITS A

Off-Site Activities

Insured Persons:

- Category A** Any pupil enrolled at the Participating School.
- Category B** Any member of the teaching and support staff at the Participating School.
- Category C** Any adult who is acting in a supervisory capacity as a volunteer, assistant or helper and is authorised by the Participating School to undertake a Journey.
- Category D** Any Child other than as described in Category A. who is authorised by the Participating School to undertake a Journey.
- Category E** Any Governor undertaking duties on behalf of the Participating School.

Journey*:

1. Any organised Journey undertaken by an Insured Person with the authorisation of the Participating School involving travel outside the designated school boundaries of the Participating School; or
2. Any Journey on the business of the Insured School

In respect of a Journey of less than one day's duration cover shall be operative from the time of leaving the school boundaries or the Insured Person's home address, whichever is last, until arrival back within the school boundaries or the Insured Person's home address, whichever is first.

In respect of a Journey of more than one day's duration, cover is extended to include travel directly from the Insured Person's home address to the place of official assembly at the commencement of the Journey and travel directly from the official place of dispersal to the Insured Person's home address upon completion of the Journey.

* Journey is defined in this policy as 'any trip described in the Schedule(s) of Benefits undertaken by an Insured Person outside of the United Kingdom which commences during the Period of Insurance and does not exceed 180 days in duration. Where a Journey continues beyond the expiry of the Period of Insurance such period is extended for up to a maximum of six months or until the completion of the Journey whichever is sooner.' United Kingdom for the purposes of this Policy shall mean England, Scotland, Wales and Northern Ireland (excluding Channel Islands and the Isle of Man).

SCHEDULE OF BENEFITS A (CONTINUED)

Benefit Description		Benefit Amount/Limit of Cover		
		Category A,C,D	Category B	Category E
1. Medical		Medical expenses as a result of a Winter Sports Accidents are only included if the optional Winter Sports Extension has been bought and is shown in the Policy Schedule		
A	Medical Expenses	UNLIMITED	UNLIMITED	UNLIMITED
B	In-patient Benefit	£50 per day up to £2,000	£50 per day up to £2,000	£50 per day up to £2,000
C	Supplementary Travel & Accommodation Expenses	£25,000	£25,000	£25,000
D	Emergency Repatriation Expenses	UNLIMITED	UNLIMITED	UNLIMITED
E	On-going medical treatment as an In-patient following Emergency Repatriation	£10,000	£10,000	£10,000
F	Search and Rescue	£25,000	£25,000	£25,000
2. Personal Belongings				
A	Personal Belongings	£2,500	£2,500	£2,500
B	Personal Belongings Delay	£250	£250	£250
3. Money				
A	Money	£1,500	£1,500	£1,500
B	Credit, Debit or Charge Card Misuse	£1,000	£1,000	£1,000
C	Emergency Replacement of Passport	£750	£750	£750
4. Disruption				
A	Cancellation	£3,000	£3,000	£3,000
B	Curtailment & Alteration to Itinerary	£3,000	£3,000	£3,000
C	Replacement	£3,000	£3,000	£3,000
D	Travel Delay	£1,000	£1,000	£1,000
E	Missed Departure	£500	£500	£500
5. Winter Sports Extension		This Winter Sports Extension is optional and only applies if the Policy Schedule shows that you have bought the extension		
A	Ski Hire	£200	£200	£200
B	Ski Pass	£200	£200	£200
C	Piste Closure	£200	£200	£200
6. Personal Injury				
A	Death*/****	£50,000	£50,000	£50,000
B	Permanent Total Disablement****	£50,000	£50,000	£50,000
C	Permanent Disabling Injuries****	£50,000	£50,000	£50,000
D	Temporary Total Disablement**/****	N/A	£200 per week	N/A
E	Temporary Partial Disablement**/****	N/A		N/A
F	Hospital Confinement	£25 per day up to £4,550	£25 per day up to £4,550	£25 per day up to £4,550
7. Personal Liability		£2,000,000	£2,000,000	£2,000,000
8. Overseas Legal Expenses		£25,000	£25,000	£25,000
9. Dental Injury		Up to £2,000	Up to £2,000	Up to £2,000

* Reduced to £10,000 in respect of any pupil or accompanying person under the age of 16 years

** Applicable to teaching and support staff only and weekly benefit payable not to exceed 75% or £2,250, whichever is the lesser amount, of the Insured Person's weekly wage for Temporary Total Disablement or 50% of the Insured Person's weekly wage or £1,500, whichever is the lesser amount for Temporary Partial Disablement

*** Subject to a maximum benefit period of 104 weeks and a 7 day deferment period

**** Cover based on Annual Salary is limited to £600,000 for Death, Permanent Total Disablement and Permanent Disabling Injuries for Insured Persons in Category B, C and E

KEY: £ = GBP

SCHEDULE OF BENEFITS B

On-site Activities

Insured Persons:

Category A Any pupil enrolled at the Participating School.

Category B Any adult who is authorised by the Participating School to act in a supervisory capacity as a volunteer, assistant or helper.

Category C Any Governor undertaking duties on behalf of the Participating School.

Effective Time:

Category A Whilst undertaking school duties within the Participating School's designated school boundaries and including travel directly to and from the Insured Person's home address and Participating School.

Category B Whilst undertaking the supervision of pupils enrolled at the Participating School when they are walking, or travelling by other means, in an organised group, directly to and from their home addresses and Participating School.

Category C Whilst undertaking school duties within the Participating School's designated school boundaries and including travel directly to and from the Insured Person's home address and the Participating School.

Benefit Description		Benefit Amount/Limit of Cover	
		Category A,B	Category C
Section			
6.	Personal Injury		
A	Death*	£50,000	£50,000
B	Permanent Total Disablement	£50,000	£50,000
C	Permanent Disabling Injuries	£50,000	£50,000
F	Hospital Confinement	£25 per day up to £4,550	£25 per day up to £4,550
9.	Dental Injury	Up to £2,000	Up to £2,000

* reduced to £10,000 in respect of any pupil or accompanying person under the age of 16 years

KEY: £ = GBP

SCHEDULE OF BENEFITS C

On-site Activities

Insured Persons:

Category A Any member of the teaching and support staff at the Participating School.

Effective Time:

Category A Whilst undertaking school duties within the Participating School's designated school boundaries and including travel directly to and from the Insured Person's home address and the Participating School.

Category A* 24 hours a day

Benefit Description		Benefit Amount/Limit of Cover
Section		Category A
6.	Personal Injury	
A	Death*/****	£50,000
B	Permanent Total Disablement****	£50,000
C	Permanent Disabling Injuries****	£50,000
D	Temporary Total Disablement**/**	£200 per week
E	Temporary Partial Disablement**/**	£100 per week
F	Hospital Confinement	£25 per day up to £4,550
9.	Dental Injury	Up to £2,000

* Reduced to £10,000 in respect of any pupil or accompanying person under the age of 16 years

** Applicable to teaching and support staff only and weekly benefit payable not to exceed 75% or £2,250, whichever is the lesser amount, of the Insured Person's weekly wage for Temporary Total Disablement or 50% of the Insured Person's weekly wage or £1,500, whichever is the lesser amount for Temporary Partial Disablement

*** Subject to a maximum benefit period of 104 weeks and a 7 day deferment period

**** Cover is limited to £600,000 for Death, Permanent Total Disablement and Permanent Disabling Injuries for Insured Persons in Category B, C and E

KEY: £ = GBP