

Synopsis of School Journey / Travel Cover

Hampshire County Council - Policy Number: 0010627579

1st April 2020 - 31st March 2021

PERSONS INSURED:

- Category A - Any pupil enrolled at a participating establishment
- Category B - Any employee of a participating establishment
- Category C - Any adult who is acting in a supervisory capacity as a volunteer, assistant 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 other than described in category A that is authorised by a participating establishment to undertake a trip.

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
- Exclusions - Travel to any specific country or area to which, before you started your trip, the UK Foreign & Commonwealth Office advised against all or all but essential travel



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) Excess of £50.00 applies to any claim for Cancellation, Curtailment, Disruption, Replacement or Missed Departure
- iii) Claims resultant from persons travelling against the advice of a medical practitioner
- iv) Excluding any claims arising from disinclination to travel, travelling to receive medical treatment or advice, costs associated with pregnancy/childbirth if over 26 weeks at the start of or during the trip, drug or alcohol abuse, redundancy/resignation/financial circumstances, regulations made by any Public Authority or Government, default of transport or accommodation provider, strike, labour dispute, mechanical breakdown.

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

*Reduced to £10,000 in respect of any pupil or accompanying person under the age of 18 years.

** Categories B & C only



MAJOR CONDITIONS / EXCLUSIONS

- i) Claims directly or indirectly caused or contributed to by suicide, intentional self-injury, sickness or disease not resulting from bodily injury, gradually operating cause, chronic fatigue syndrome, post-traumatic stress disorder or other anxiety disorder or any other disease of the nervous system.
- ii) Dental Treatment as a result of injury from foodstuff, where the need for treatment is not apparent within one week of an accident, resulting from ordinary deterioration, deliberate damage or wear and tear, not claimed for within 30 days of the accident which caused the dental injury – limited to authorised expense incurred within 12 months from the date of the accident which caused the dental injury.

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, American International Group UK Limited, The AIG Building, 2-8 Altyre Road, Croydon, Surrey CR9 2LG, United Kingdom

Telephone +44 (0) 345 602 9429

Email: claimsuk@aig.com

**QUOTE: HAMPSHIRE COUNTY COUNCIL SCHOOL JOURNEY SCHEME POLICY NUMBER: 0010627579
when notifying any claim or medical emergency**

Policy Queries:

JLT Specialty Ltd

Public Sector - UK Corporate

The St Botolph Building

138 Houndsditch

London EC3A 7AW

Telephone: 020 7558 3282