

## 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 **Ripley St Thomas CE Academy's** Overseas Travel & Personal Accident Insurance for Schools Policy (the Policy) which can be found in the Group Policy document, Policy Number **UKBCHC59970/65504**. Cover is underwritten by ACE European Group Limited (ACE).

### Duration

This Policy is valid from **1st May 2015** until **30th April 2016** and any subsequent 12 month period for which ACE accepts renewal.

### Off-Site Activities Insurance

#### Insured persons:

**A** : any pupil enrolled at the insured school

**B** : any member of teaching and support staff of the insured school

**C** : any adult who is acting in a supervisory capacity as a volunteer, assistant or helper and is authorised by the insured school to undertake a journey

**D** : any child other than a pupil enrolled at the insured school who is authorised by the school to undertake a journey.

**E** : any governor undertaking duties on behalf of the insured school.

#### Scope:

The Policy provides overseas travel insurance cover for all insured persons of participating schools whilst on organised trips outside of the United Kingdom (England, Scotland, Wales and Northern Ireland) the designated school boundaries. All insured persons must be aged under 75 years on the date the trip commences.

This Policy does not cover any travel relating to Cuba, or any claims which would result in ACE being in breach of any resolutions or trade or economic sanctions or other laws.

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	Benefit Amount/Limit of Indemnity		
		Insured persons: A,C,D	Insured persons: B	Insured persons E
<b>1. Medical</b>	Medical Expenses	Unlimited	Unlimited	Unlimited
	In-patient Benefit	£50 per day up to £2,000	£50 per day up to £2000	£50 per day up to £2,000
	Supplementary Travel & Accommodation Expenses	£25,000	£25,000	£25,000
	Emergency Repatriation Expenses	Unlimited	Unlimited	Unlimited
	On-going medical treatment as an In-patient in the United Kingdom	£10,000	£10,000	£10,000
	Search & Rescue	£25,000	£25,000	£25,000
<b>2. Personal Belongings</b>	Personal Belongings	£2,500	£2,500	£2,500
	Personal Belongings Delay	£250	£250	£250
<b>3. Money</b>	Money	£1,500	£1,500	£1,500
	Credit, Debit or Charge Card Misuse	£1,000	£1,000	£1,000
	Emergency Replacement of Passport	£750	£750	£750
<b>4. Disruption</b>	Cancellation, Curtailment, Alteration to Itinerary and Replacement	£3,000	£3,000	£3,000
	Travel Delay	£1,000	£1,000	£1,000
	Missed Departure	£500	£500	£500
<b>5. Winter Sports</b>	Ski Hire, Ski Pass and Piste Closure	£200	£200	£200
<b>6. Personal Injury</b>	Death*	£50,000	3 x Annual Salary	£50,000
	Permanent Total Disablement	£50,000	3 x Annual Salary	£50,000
	Permanent Disabling Injuries	£50,000	3 x Annual Salary	£50,000
	Temporary Total Disablement **	N/A	75% Gross weekly Wage	N/A
	Hospital Confinement	£25 per day up to £4,550	£25 per day up to £4,550	£25 per day up to £4,550
<b>7. Personal Liability</b>	Personal Liability	£2,000,000	£2,000,000	£2,000,000
<b>8. Overseas Legal Expenses</b>	Legal Expenses	£25,000	£25,000	£25,000
<b>9. Dental Injury</b>	Dental Injury Treatment	Up to £2,000	Up to £2,000	Up to £2,000

Note: There is no excess applicable under any Section

## On-Site Activities Insurance Extension

### Insured persons:

**A :** any pupil enrolled at the insured school

**B :** any member of teaching and support staff of the insured school

**C :** any governor undertaking duties on behalf of the insured school.

**D :** any adult who is authorised by the insured school to act in a supervisory capacity as a volunteer, assistant or helper.

### Scope

The extension to the Policy provides personal injury insurance cover for

- 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.
- 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	Benefit Amount/Limit of Indemnity		
		Insured persons: A & D	Insured persons: Category B	Insured persons: C
6. Personal Injury	Death*	£50,000	3 x Annual Salary	£50,000
	Permanent Disabling Injuries	£50,000	3 x Annual Salary	£50,000
	Temporary Total Disablement **	N/A	75% Gross weekly Wage	N/A
	Hospital Confinement	£25 per day up to £4,550	£25 per day up to £4,550	£25 per day up to £4,550
9. Dental Injury	Dental Injury Treatment	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

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

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 1b)
- war (General Exclusion 2g)
- engaging in aviation as a pilot or crew member of a fixed wing or rotary propelled aircraft (General Exclusion 2c)
- membership of the armed forces (General Exclusion 2f)
- regulations or order made by any Public Authority or Government (Section 4 Disruption Specific Exclusion 5)
- dental injury caused by any foodstuff not apparent within one week of the incident (Section 9 Dental Injury Specific Exclusion 1a and 1b)

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 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

### ACE Assistance

Consistent with its philosophy of customer care ACE provides a number of additional assistance services for travelers. 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 ACE Assistance from outside the UK on +44 20 7173 7798 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:

ACE Customer Relations Manager, PO Box 4510, Dunstable, LU6 9QA.

Telephone 0845 445 0087 (Within UK only) (free from most landlines, charges may apply from a mobile phone) +44 (0) 300 123 9 123  
(calls charged at the same rate as 01 or 02 numbers on a mobile phone)

Email: [customerrelations@acegroup.com](mailto:customerrelations@acegroup.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 ACE's final response, you may contact the Financial Ombudsman Service:

Postal Address: Exchange Tower, Harbour Exchange Square, London E14 9GE.

Telephone: 0800 023 4567

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The existence of these complaint procedures does not reduce an Insured or Insured Person's Statutory Rights relating to this Policy. For further information about Statutory Rights the Insured or Insured Person should contact the Competitions and Markets Authority or the Citizens Advice Bureau

## Financial Services Compensation Scheme

In the unlikely event that ACE 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

10<sup>th</sup> Floor

Beaufort House

15 St Botolph Street

London

EC3A 7QU

Telephone: 0800 678 1100

Website: [www.fscs.org.uk](http://www.fscs.org.uk)

**ACE ASSISTANCE – Medical Emergency Service: In the event of a medical emergency, telephone ACE Assistance on: 020 7173 7798 (+44 20 7173 7798); at any time of the day or night, 365 days a year. ACE 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.**

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