

Angus Council School Journey Policy – Summary of Cover

Policy number: SJ-14U002-0016
Insurer: Zurich Municipal
Policyholder: Angus Council

This is a summary of the significant features, benefits and limitations of the cover by the School Journey policy (including winter sports). The policy itself should be referred to for the full terms, definitions, conditions and exclusions. This may be obtained from the council's risk team riskteam@angus.gov.uk.

Type of Insurance and Cover

The policy provides specified indemnity and benefits associated with journeys for educational purposes and approved by the Policyholder. Insurance applies to each individual pupil or teacher member of a school journey party (an "Insured") who is involved in full-time education, or adult helper or child accompanying them, authorised by the Policyholder. **The maximum age is 70 years.**

The policy covers any trip or excursion not exceeding 31 days in duration (including exchange visits and work experience placements and winter sports trips) approved by the Policyholder.

Trips that have also been insured automatically as part of a package travel arrangement are not eligible.

For winter sports, two levels of cover apply according to age, experience, supervision and range of activities – see section further on.

Overnight trips: cover starts when the Insured leave their normal place of residence until they return to it.

In respect of Cancellation insurance, cover commences on the date of the confirmed booking of the trip.

Whilst the School Journey Policy provides cover for personal effects if participants take electronic equipment on any school trip (including but not limited to mobile phones, smart watches, tablets, etc) then these are taken at their own risk and will not be covered under the policy. It is the owner's responsibility to arrange insurance cover for these types of items should they wish to do so.

The Policyholder and Insured also benefit from Emergency Assistance services via Zurich Travel Assistance.

Zurich Travel Assistance 24 hour helpline

+44 (0)1489 868 888 and www.zurich.co.uk/travelassistance

When calling for medical or travel assistance please have the following information available:

- Nature of the emergency or assistance required
- Name of School, establishment or LEA (i.e. Policyholder) with policy number
- Name of Insured (person for whom help is required)
- Telephone number and address (abroad) where the Insured can be contacted, or those of the responsible adult acting on their behalf.

Significant features and benefits

The following is a summary of the main features of cover:

Event	Maximum Limit (per insured unless stated otherwise)
Personal Accident Death, loss of sight/limb, hearing/speech (total) & permanent total disablement (from any occupation) Permanent partial disablement Temporary total disablement not exceeding 104 weeks (from any occupation): per week	£25,000 (Death reduced to £10,000 aged under 16) Up to £25,000 £100 (£25 aged under 16, from scholastic duty)
Overseas Medical Expenses Medical, travel & emergency repatriation expenses	£10,000,000
Search & Rescue Expenses Limit per event	£50,000 £100,000
Personal Property Valuables, electronic items*, audio or visual, hired winter sports equipment (not insured by hire centre) Any single article Excess *Excludes mobile phones, smart watches, tablets, etc.	£2,500 overall £750 in all £500 £50
Personal Money All money in custody of responsible adult Excess	£500 £2,500 £50
Electronic Business Equipment Excess	£1,500 £100
Cancellation, Curtailment, Rearrangement & Replacement Expenses Limit per event Disruptive pupil expenses Travel delay (after 12 hours) Piste closure – insufficient snow	£3,000 £50,000 £3,000 £50 per 12 hours (£250 max) £300
Kidnap Consultants' Costs Aggregate limit Excluded territories	£250,000 £500,000 Afghanistan, Algeria, Argentina, Bangladesh, Brazil, Colombia, Congo (Dem Rep), Ecuador, El Salvador, Guatemala, Haiti, Honduras, Iran, Iraq, Mexico, Nigeria, Pakistan, Papua New Guinea, Philippines, Russia, Somalia, Venezuela, Yemen.
Political & Natural Disaster Evacuation Event limit	£5,000 £50,000
Legal Expenses	£25,000
Personal Liability	£5,000,000

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Medical and Other Assistance

- 24 hour helpline
- Medical Staff for hospital/treatment referrals and advice
- Emergency medical supplies
- Air ambulance
- Direct billing with hospitals & clinics
- Emergency travel assistance for friends/relatives visiting sick/injured Insured
- Emergency cash advance
- Emergency message communication
- Lost ticket & baggage location
- Travel advice and on-line information • Legal referral (English speaking lawyers)
- Rented vehicle return where Insured incapacitated.

Important Notes: Passports, Travel Against Medical Advice, Compulsory Contacting of ZTA & Theft/Malicious Damage Claims

Passports

We recommend that a copy of the passport header page be taken on a journey. Loss of passport is the most common mishap to befall UK travellers and a copy assists with emergency replacement.

Travelling or Intending to Travel against Medical Advice

In line with many travel insurance policies, this policy has an exclusion of "travel against medical advice".

We strongly recommend that if there is any doubt over a current or recent medical condition that the insured person visits their doctor to ensure they are fit to travel and are not invalidating their cover. This will help to avoid potential difficulties should the need to claim arise later for cancellation or sickness happening during the trip.

"Fit to travel" implies that during the trip the medical condition is unlikely to create the need for medical attention or other additional costs such as emergency evacuation or visit of a relative that would ordinarily qualify as a claim under the policy.

The insured person should obtain a written statement from their GP or other medical practitioner at most 7 days before the trip starts stating that they are fit to travel having regard to:

- the condition itself; and
- the following features of the trip: **destination, activities, duration, methods of travel**

The insured person should tell the medical professional that the required statement is for specific insurance purposes and that it may be relied upon to substantiate the validity of a claim should it later need to be made.

Where a trip is booked (incurring non-refundable expenses) a considerable time before the departure date, it is prudent to consider an additional earlier consultation with the medical professional to obtain a similar statement. This is in case a medical condition being experienced at the time of booking worsens to cause cancellation of the trip before departure, and the need for a Cancellation claim to be made.

Compulsory Contact of Zurich Travel Assistance

Please note that certain events for which assistance may be required or claims paid must be handled through ZTA:

- In-patient hospital treatment
- Emergency Repatriation Expenses
- Kidnap
- Political or Natural Disaster Evacuation

Theft / Malicious Damage Claims

The Police must be notified within **24 hours** in the event of theft or malicious damage to personal effects / money.

Standard Extensions of Cover (maximum limits as shown in the policy)

Personal Accident

- Dental injury expenses
- Funeral expenses following accidental death
- Benefit for permanent facial disfigurement
- Hi-jack & kidnap: cover continues for 12 months

Overseas Medical Expenses (etc)

- Premature childbirth
- Supplementary hospital expenses (on return to UK)

Personal Property

- Delayed baggage etc
- Passport or visa indemnity & assistance

Money

- Cover applies 72 hrs pre & post trip
- Emergency cash replacement

Cancellation (etc)

- Missed international connection & missed departure
- Replacement personnel expenses

Political & Natural Disaster Evacuation

- Emergency accommodation expenses

Significant Exclusions (applying to the whole policy)

Age Limitation

- 70 years

Substance Abuse or Self-Injury

- Drug or alcohol abuse
- Suicide or self-injury

War

- Within the United Kingdom

Dangerous or Unsettled Areas

- Travel to destinations where at the time of booking or departure the F&CO advises against travel

Excluded Activities

- Aerial pursuits (see policy)
- Caving (using caving equipment)
- Diving (using external breathing apparatus)
- Hiking, trekking or mountaineering (>3000m)
- Motor cycling
- Mountaineering or rock climbing (using ropes or guides)
- Racing of any kind (other than on foot)
- Water pursuits (jet skiing or white water rafting)
- Winter sports activity defined as Winter Sports – Advanced unless the Insured qualifies (see below).
- Any winter sports not defined as Winter Sports – Standard or Winter Sports – Advanced

Significant Exclusions (applying to specific sections of cover)

Personal Accident

- Sickness, disease or degenerative condition

Overseas Medical Expenses

- Medication known to be required
- Unapproved hospital treatment or repatriation

Personal Property

- Contact lenses & other fragile items
- Mobile phone, smart watches, tablets

Personal Property / Money / Electronic Business Equipment

- Unattended vehicles (unless in locked compartment)

Cancellation (etc)

- Pre-existing circumstances (transport failure, strikes, natural catastrophe)
- Disinclination to travel

Kidnap

- Ransom payments
- Listed destinations

Political & Natural Disaster Evacuation

- Foreseeable costs: pre-existing circumstances

Personal Liability

- Claims brought in USA or Canadian courts

Winter Sports – Standard (any age)

Any winter sports activity comprising:

- a) skiing, snowboarding, curling, skating, the use of ski-bobs and toboggans all to a standard appropriate to the Insured Person's experience and training as judged by a qualified instructor
- b) transits by lifts and recognised paths to and from skiing, boarding or ski-bob pistes

all under the supervision of qualified instructors or teachers

- c) unaccompanied use of nursery ski slopes or skating with the consent of a qualified instructor.

Winter Sports – Advanced (>18 years old only)

- a) Skiing and snowboarding including off-piste
- b) skating and the use of ski-bobs and toboggans
- c) transit by lifts.

Only where the Insured Person is:

- i) 18 years of age or over; and**
- ii) qualified by training and experience to engage in such activities; and**
- iii) accompanied by a guide or instructor when skiing or snowboarding off piste.**

Other Provisions

Conditions

- There are conditions about required standards of proficiency for participation in and supervision of hazardous activities, and conditions about safety equipment for use with water based activities.

- Safety helmets to be worn by all under-18s for winter sports.

- There are a number of obligations on the Insured relating to their conduct in the event of a claim, or for reporting of losses to the Police. Attention is also drawn to the guidance on travelling against medical advice.

Claim Notification

If you want to make a claim, please contact the Risk Team at Angus House on (01307) 491862 / 491991. Claims are to be notified as soon as possible including supporting information and assistance where we may require it. **The Police must be notified within 24 hours in the event of theft or malicious damage.**