

TRAVEL POLICY FOR SCHOOL PUPILS

The insurance policy provides cover for school pupils attending schools administered by Warrington Borough Council for both Personal Accident and Travel Expenses while on an Insured Trip both inside and outside the UK.

Personal Accident

This section of the policy provides payment of up to £5,000 in the event of the death or pre-described injury of a school child attending a Warrington Borough Council School.

Travel

This section of the policy provides a number of benefits:-

Medical & Emergency Travel expenses unlimited.

This covers medical expenses incurred for treatment given by a medical practitioner and hospital, nursing home and ambulance charges. (This section is not applicable for travel in the UK).

AIG Assistance MUST be contacted as soon as possible if injury or illness results in the need for in-patient hospital treatment.

There are a number of exclusions, *which affect the whole policy*, including travelling against the advice of a medical practitioner, where the purpose of the trip is to receive medical treatment and self-inflicted problems including drug or alcohol abuse and suicide or attempted suicide.

Rescue expenses. This offers unlimited cover for the cost of transportation to an appropriate medical facility or home as recommended by the insurer's appointed medical advisor. This section is not applicable for travel in the UK.

There are a number of exclusions similar to those for Medical & Emergency Travel expenses listed above.

Assistance (in the form of advice) with medical, travel or legal problems. They can also arrange direct billing with hospitals and clinics.

Legal Expenses up to £50,000 to pursue a claim against a Third Party who has caused bodily injury or death or illness to an Insured Person by an incident occurring whilst on the Insured Trip. The legal representative must be appointed by the insurer. There are various exclusions including legal expenses incurred in the defence of a proceedings against the insured and payment of fines, expenses incurred by a deliberate or criminal act, pursuing claims against tour operator or travel agent. Claims must be notified within two years of the incident.

Personal Liability. This provides cover for legal liability incurred during an Insured Trip as the result of bodily injury, sickness or disease of any person or accidental loss or damage to the property of any person subject to an aggregate limit of £5,000,000. No admission of liability must be given without the written consent of the insurer. There are number of exclusions including liability arising through any connection with any mechanically propelled vehicle, aircraft or watercraft, any wilful, malicious or unlawful act and any racing activity. Also any claim which results from the Insured Person being under the influence or affected by drugs, alcohol, or solvents or being insane is excluded. The loss or damage to property owned by Insured Persons and injury to employees is also excluded.

Personal Property is covered up to £5000 if items are lost, stolen or accidentally damaged whilst on the insured trip. This section excludes Money and damage to fragile articles such as glass. Any item valued at more than £2,000 will have an excess of 25% of the amount in excess of £2,000. Stolen items must be reported to the Police as soon as possible. A police report/crime reference number must be obtained. The limit is per insured person per insured trip.

If Personal Property is temporarily lost for more than four hours during the outward or onward journeys of the insured trip, there is cover for up to £1,000 toward the cost of replacing reasonable, essential items.

Money.

This section covers for loss or theft of Money whilst on the Insured Trip up to £3000. Lost or Stolen Money must be reported to the Police as soon as possible. A police report/crime reference number must be obtained. The limit is per insured person per insured trip.

Cancellation, Curtailment, Travel Disruption, Replacement & Travel Delay.

If the trip has to be cancelled, cut short or altered as a direct result of any cause outside the Insured's control then a maximum of £10,000 per insured person will be paid towards non-recoverable expenses and for additional travel costs subject to certain exclusions.

If an insured person has to return to the UK for reasons out of their control, the policy will cover the costs of the returning person and a replacement to be sent to assume the duties of the original Insured Person.

Under certain circumstances, if the ship, aircraft or train is delayed at the start or end of the trip then a payment of £50 will be made per hour in excess of 4 hours delay up to a maximum of £300.

There are a number of exclusions including a person deciding not to travel, a person travelling or intending to travel against the advice of a medical practitioner. If a trip is cancelled or curtailed due to delay, the delay must be over 24 hours, there are further exclusions to this.

Hijack, Kidnap, Hostage. A payment will be made for each complete day that an Insured Person is detained up to a maximum of £15,000.

There are exclusions including fraudulent claims, claims within the insured persons country of residence and there are also certain excluded countries.

It should be noted that all reasonable steps should be taken to avoid and minimise any loss or damage and every effort must be made to recover any property which has been lost.

A number of the above sections have a policy excess which is payable by the claimant.

In the Event of a Claim:

In the first instance, please contact the school for a claim form.

All relevant documentation including medical or police reports or receipts of expenditure must be kept so they can support a claim. Supporting documentation must be provided at the Claimant's expense.

If there is any other insurance policy in force which covers the same expense or loss then this policy will only pay for a proportion of the loss. This does not include the Personal Accident section which is payable in full.

The school and Insurance & Operational Risk Team must be made aware, in writing, of any claims which are made directly to the insurers.