

## Marsh Academy School Travel & Personal Injury Insurance Policy Summary

This policy summary is essential reading but does not contain the full terms and conditions of **Wycombe High School Marsh Academy School Travel & Personal Injury Insurance Policy** (the Policy) which can be found in the Group Policy document, Policy Number **ACD1100**. Cover is underwritten by ACE European Group Limited (ACE).

### Duration

This Policy is valid from **1<sup>st</sup> May 2011** until **30<sup>th</sup> April 2012** and any subsequent 12 month period for which ACE accepts renewal.

### Off-Site Activities Insurance

#### Scope

The Policy provides travel insurance cover for (**pupils, adult volunteers, helpers and assistants, other authorised children and Governors**) of participating schools whilst on organised trips **outside** the designated school boundaries. 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 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
<b>1. Medical</b>	Medical Expenses outside United Kingdom	£5,000,000
	In-patient Benefit outside United Kingdom	£50 per day up to £2,000
	Supplementary Travel & Accommodation Expenses in United Kingdom	£1,000
	Supplementary Travel & Accommodation Expenses outside United Kingdom	£25,000
	Emergency Repatriation Expenses	unlimited
	On-going medical treatment as an In-patient in the United Kingdom	£10,000
	Search & Rescue	£25,000
<b>2. Personal Belongings</b>	Personal Belongings	£2,500
	Personal Belongings Delay	£250
<b>3. Money</b>	Money	£1,500
	Credit, Debit or Charge Card Misuse	£1,000
	Emergency Replacement of Passport	£750
<b>4. Disruption</b>	Cancellation, Curtailment, Alteration to Itinerary and Replacement	£3,000
	Travel Delay	£1,000
	Missed Departure	£500
<b>5. Winter Sports</b>	Ski Hire, Ski Pass and Piste Closure	£200
<b>6. Personal Injury</b>	Death	£50,000 (reduced to £10,000 for persons under 16 years)
	Permanent Total Disablement	£50,000
	Permanent Disabling Injuries	£50,000
	Hospital Confinement	£25 per day up to £4,550
<b>7. Personal Liability</b>	Personal Liability	£2,000,000
<b>8. Overseas Legal Expenses</b>	Legal Expenses	£25,000
<b>9. Dental Injury</b>	Dental Injury Treatment	Up to £2,000

**Note: There is no excess applicable under any Section**

### On-Site Activities Insurance Extension

#### Scope

The extension to the Policy provides personal injury insurance cover for

- all pupils and any volunteer, assistant, helper and any Governor** of participating schools whilst undertaking school duties **within** the designated school boundaries and whilst traveling 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 home.

Section	Benefit Description	Benefit Amount/Limit of Indemnity
<b>6. Personal Injury</b>	Death	£50,000 (reduced to £10,000 for persons under 16 years)
	Permanent Total Disablement	£50,000
	Permanent Disabling Injuries	£50,000
	Hospital Confinement	£25 per day up to £4,550
<b>9. Dental Injury</b>	Dental Injury Treatment	Up to £2,000

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 sports person or professional entertainer (General Exclusion 1b)
- war (General Exclusion 1e)
- 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 2d)
- treatment of psychiatric or mental disorders more than 30 days after the first expense has been incurred (Section 2 Medical Specific Exclusion 3a)
- 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 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 the ACE Claims Service Team, quoting your full policy number, within 30 days or as soon as reasonably possible after the date of the occurrence:

Postal Address: 200 Broomielaw, Glasgow G1 4RU.  
Telephone: 0845 841 0059 (within UK only)  
International: +44 (0)141 285 2999  
Facsimile: +44 (0)1293 597323  
e-mail: claims@acegroup.com

### **Complaints Procedures**

If you are not satisfied with ACE's service, please contact the A&H Customer Service Manager, ACE European Group Limited, quoting your policy details:

Postal Address: 200 Broomielaw, Glasgow G1 4RU.  
Telephone: 0845 841 0056 (within UK only)  
International: +44 (0)141 285 2999  
Facsimile: +44 (0)1293 597376  
e-mail: cust.servuk@acegroup.com

### **Financial Ombudsman Service**

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

Postal Address: South Quay Plaza, 183 Marsh Wall, London E14 9SR.  
Telephone: 0845 080 1800  
Facsimile: 0207 964 1001  
e-mail: enquiries@financial-ombudsman.org.uk  
Web Site: www.financial-ombudsman.org.uk

The existence of these complaint procedures does not reduce an Insured Person's statutory rights relating to this Policy. For further information about statutory rights an Insured Person should contact the Office of Fair Trading or Citizens Advice Bureau

### **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:

Postal Address: FSCS, 7th Floor, Lloyds Chambers, Portsoken Street, London, E1 8BN.  
Telephone: 020 7892 7300  
e-mail: enquiries@fscs.org.uk  
Web Site: www.fscs.org.uk

**ACE ASSISTANCE – Medical Emergency Service: In the event of a medical emergency, telephone ACE Assistance on: +44 20 7173 7798 from outside the UK; (or 020 7173 7798 from within the UK) 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, your Council's name, 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.**