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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 **Sandbach High School and Sixth Form College's** Travel & Personal Accident Insurance for Schools Policy (the Policy) which can be found in the Group Policy document, Policy Number **UKBCH59970/65167**. Cover is underwritten by ACE European Group Limited (ACE).

Duration

This Policy is valid from **1st November 2016** until **31st October 2017** and any subsequent 12 month period for which ACE accepts renewal.

Off-Site Activities Insurance

Scope:

The Policy provides travel insurance cover for all insured persons (pupils, teaching and support staff, governors, adult volunteers, helpers and assistants, and other authorised children) 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 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	Maximum Benefit Amount / Limit of Cover	Excess
1. Medical	Medical expenses as a result of a Winter Sports Accidents are only included if the optional Winter Sports Extension has been bought and is shown in the Policy Schedule	Winter Sports:	Covered
	Medical Expenses outside United Kingdom In-patient Benefit outside United Kingdom Supplementary Travel & Accommodation Expenses outside United Kingdom Emergency Repatriation Expenses On-going medical treatment as an In-patient in the United Kingdom Search & Rescue	unlimited £50 per day up to £2,000 £25,000 unlimited £10,000 £25,000	£50 ⁺
2. Personal Belongings	Personal Belongings Personal Belongings Delay	£2,500 (Single Article Limit £500) £250	£50 ⁺⁺
3. Money	Money Credit, Debit or Charge Card Misuse Emergency Replacement of Passport	£1,500 (£500 for coins/bank notes) £1,000 £750	£50 ⁺⁺
4. Disruption	Cancellation, Curtailment, Alteration to Itinerary and Replacement	£3,000	£75 ⁺
	Travel Delay	£200 (£1,000 if delayed over 24 hours and trip and trip cancelled)	-
	Missed Departure	£500	£50 ⁺⁺
5. Winter Sports	This Winter Sports Extension is optional and only applies if the Policy Schedule shows that you have bought the Extension	Winter Sports:	Covered
6. Personal Injury	Ski Hire, Ski Pass and Piste Closure	£200	-
	Death*,****	£100,000	-
	Permanent Total Disablement****	£100,000	-
	Permanent Disabling Injuries****	£100,000	-
	Temporary Total Disablement **/**** Hospital Confinement	75% of Gross Weekly Wage £25 per day up to £4,550	-
7. Personal Liability	Personal Liability	£2,000,000	-
8. Overseas Legal Expenses	Legal Expenses	£25,000	-
9. Dental Injury	Dental Injury Treatment	Up to £2,000	-

+ Excess applies to each and every claim

++ Excess applies to each and every claim and each person claiming

* Reduced to £10,000 in respect of any pupil or accompanying person under the age of 16 years.

** Applicable to teaching and support staff only and weekly benefit payable not to exceed 75% of the Insured Person's weekly wage or £2,250, whichever is the lesser amount, for Temporary Total Disablement

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

**** Where a multiple of salary benefit has been selected, cover is limited to £600,000 for Death, Permanent Total Disablement and Permanent Disabling Injuries for Insured Persons in Category B, C and E

On-Site Activities Insurance Extension

Scope

The extension to the Policy provides personal injury insurance cover for

- a. 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.
- b. 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	Maximum Benefit Amount / Limit of Cover
6. Personal Injury	Death*, ****	£100,000
	Permanent Total Disablement****	£100,000
	Permanent Disabling Injuries****	£100,000
	Temporary Total Disablement **/**	75% of Gross Weekly Wage
	Hospital Confinement	£25 per day up to £4,550
9. Dental Injury	Dental Injury Treatment	Up to £2,000

24 hours Insurance Extension

Scope

The extension to the Policy provides personal injury insurance cover for

- a. Any member of the teaching and support staff of participating schools 24 hours a day

Section	Benefit Description	Maximum Benefit Amount / Limit of Cover
6. Personal Injury	Death*, ****	£100,000
	Permanent Total Disablement****	£100,000
	Permanent Disabling Injuries****	£100,000
	Temporary Total Disablement **/**	75% of Gross Weekly Wage
	Hospital Confinement	£25 per day up to £4,550
9. Dental Injury	Dental Injury Treatment	Up to £2,000

Note: There is no excess for the On-site Activities Insurance Extension or the 24 hours Insurance Extension

* Reduced to £10,000 in respect of any pupil or accompanying person under the age of 16 years.

** Applicable to teaching and support staff only and weekly benefit payable not to exceed 75% of the Insured Person's weekly wage or £2,250, whichever is the lesser amount, for Temporary Total Disablement.

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

**** Where a multiple of salary benefit has been selected, cover is limited to £600,000 for Death, Permanent Total Disablement and Permanent Disabling Injuries for Insured Persons in Category B, C and E

KEY: £ = GBP