

**Jan Shadbolt
County Solicitor**

TO ALL DEVON LEA SCHOOLS

Insurance Section
Room G16
County Hall
Topsham Road
Exeter
EX2 4QD

SCHOOL JOURNEY - INSURANCE POLICY SJ-05AA02-0026 – SUMMARY OF COVER

The School Journey policy operated by the Council is underwritten by the Zurich Municipal insurance company and provides cover for any approved excursion away from the establishment, including exchange visits, not exceeding 31 days in duration. Participants must be students in full time education in a Devon LEA school, a teacher or other accompanying adult not over the age of 70 years. Adults or other students in part-time education are not insured and must make their own insurance arrangements.

COVER INCLUDES:

Section 2 - Cancellation and other expenses

If during the operative time or between the confirmed booking and the operative time any part of the pre-booked travel arrangements for a journey are cancelled, curtailed or rearranged as a direct result of any cause outside the control of the participant:

(a) Loss of deposits, advance payments and other charges for which the participants are legally liable and which can not be recovered from any other source.

(b) Additional travel and accommodation costs necessarily and reasonably incurred.

LIMIT OF LIABILITY IN RESPECT OF ANY ONE PERSON: £3,000

Section 3 - Medical and associated expenses

(a) Hospital, medical, surgical or other like expenses incurred as a result of injury or illness, (b) Additional expenses incurred in transport home to Great Britain of any sick or injured participant, or in the event of death, the body or ashes of the participant. (c) Arranging the funeral or cremation at the place of death (other than in Great Britain) of any participant, including expenses incurred by parents or other near relative for return travel, board and lodging in attending the funeral or cremation. (d) Expenses incurred by parents or other near relative for return travel, board and lodging in visiting a participant detained in hospital.

LIMIT OF INDEMNITY FOR ANY ONE PERSON (OUTSIDE UK): £10,000,000

Urgent medical assistance and advice can be obtained at any time of day or night by contacting the following medical assistance company:-

Zurich Travel Assistance - Telephone: (+44) (0) 1489 868 888

Section 4 - Personal Accident

Participants are insured for serious injury caused by violent, accidental, external and visible means which, within 24 months of an accident, solely and independently of any other cause results in death or disablement, as specified in the policy.

The policy provides Capital Benefits of £25,000 for Death or Permanent Total Disablement (the death benefit reducing to £10,000 for participants under 16 years of age).

Lesser disabilities provide a percentage of the capital benefit according to the European Scale of Compensation.

Section 5 - Personal Effects and Money

Covers loss or damage to luggage, clothing and other personal effects taken, worn or carried on the journey, with the following limits:-

Any one article, pair or set of articles £ 500

Damage to hired winter sports equipment, jewellery, watches, binoculars, telescopes, electronic games etc. £ 750

Money belonging to any one participant £ 500

All property belonging to any one insured £ 2,500

If baggage does not arrive within 12 hours of arrival at the outward destination, a maximum of £125 will be paid for essential items purchased.

Passport or Visa - Cover up to a maximum of £750 for reasonable additional travel and accommodation expenses necessarily incurred including any charges levied by the issuing office for a replacement passport or visa if an insured person loss of or damage to their passport while on a journey during the operative time.

The policy does not provide cover for confiscation by customs or other authorities, vehicles, trailers, sail boards, boats, canoes, bicycles, sports gear in use, property left overnight in or on an unattended vehicle unless out of sight in a locked compartment, or losses not reported to the Police within 24 hours.

A LIMIT OF £1,000 PER INCIDENT WILL APPLY IN RESPECT OF ANY LOSS FROM AN UNATTENDED LOCKED VEHICLE AN EXCESS OF £50.00 APPLIES TO ALL CLAIMS EXCEPT DELAYED BAGGAGE.

Section 6 - Legal Liability for accidents

This cover indemnifies participants in respect of their legal liability to third parties, for death, bodily injury, illness or damage to or loss of property which is accidental in character. LIMIT OF INDEMNITY IS £5,000,000 FOR ANY ONE OCCURRENCE

THIS IS A SUMMARY OF THE POLICY ONLY AND ALL CLAIMS ARE SUBJECT TO THE FULL POLICY TERMS AND CONDITION