

**ANNUAL INSURANCE POLICY
FOR SCHOOL
OFF SITE ACTIVITIES**

ANNUAL INSURANCE POLICY FOR SCHOOL OFF-SITE ACTIVITIES

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ANNUAL INSURANCE POLICY FOR SCHOOL OFF-SITE ACTIVITIES

Section 1

INSURING AGREEMENT

Policy Number: 64787827
Insured School: Chepstow Comprehensive School
Postcode: NP16 5LR

is hereby insured by **Chubb Insurance Company of Europe S.E.** (referred to herein as the Company), in consideration of payment of the required premium, and in accordance with the attached Policy, Specification(s) and any Endorsement(s).

Effective Date: 14th September 2010
Expiry Date : 13th September 2011
both dates inclusive

Policy Limits:	Event Aggregate Limit	£5,000,000
	Cancellation and/or Curtailment Limit any one event	£100,000
	War Aggregate Limit	Not Applicable
	Maximum Benefit Any one Multi-Engined Aeroplane	£3,000,000
	Maximum Benefit All Other Forms of Aerial Transport	£500,000
	Maximum Benefit Any One Person (Personal Accident Benefits 1 to 7)	£50,000
	Maximum Benefit Any One Person (Personal Accident Benefits 8 and 9)	£30

Premium: £763.66
Insurance Premium Tax: £ 38.18
Total Premium Payable: £801.85

Each section of this Policy, the Specifications and any other Endorsement(s) together with the Insuring Agreement and the General definitions, Exclusions and Conditions shall read as one document.

Wherever a word or series of words appear in bold, they are defined to be given the specific meaning set out in the Section 5 Part A -Definitions or in the Endorsement(s) to this Policy. They will carry the same meaning throughout wherever they appear within this Policy.

The terms of this Policy shall not be waived or changed, except by Endorsement(s) issued to form part of this Policy.

This Policy shall not be valid unless it has been initialled by an authorised employee of Chubb Insurance Company of Europe S.E.



London Accident & Health Manager

Date: 29th September 2010

ANNUAL INSURANCE POLICY FOR SCHOOL OFF-SITE ACTIVITIES

Section 2

PERSONAL ACCIDENT SPECIFICATION

Policy Number: 64787827

Category: A

Insured Persons: Any teacher, governor, support staff and any accompanying adult of an insured school (that has elected to participate under the Policy and whose details have been confirmed by the LEA), who are authorised to make a journey.

Operative Time: Any trip authorised and organised by the school involving travel outside of the designated school boundaries. For a trip of less than one day's duration cover shall be operative from the time of leaving the school boundaries until arrival back within the school boundaries. For a trip of more than one day's duration cover shall commence from the time of departure from the Insured Person's home at the commencement of the Journey until arrival back at the Insured Person's home upon completion of the Journey.

Benefit per Insured Person:

Part A

- | | |
|---------------------------------------------------------------------------------------------------------------|--------------|
| 1. Death: | £50,000 |
| 2. Loss of one Limb or
Loss of one Eye: | £50,000 |
| 3. Loss of two or more Limbs &/or Eyes: | £50,000 |
| 4. Total Loss of Hearing (in both ears)
and/or Total Loss of Speech: | £50,000 |
| 5. Permanent Partial Disablement as per
attached Continental Scale: | £50,000 |
| 6. Temporary Total Disablement:
Benefit Period: 104 weeks
Deferment Period: 7 days | £30 per week |

ANNUAL INSURANCE POLICY FOR SCHOOL OFF-SITE ACTIVITIES

Section 2

PERSONAL ACCIDENT SPECIFICATION

Policy Number: 64787827

Category: B

Insured Persons: All pupils attending an insured school that has elected to participate under this Policy and whose details have been confirmed by the LEA.

Operative Time: Any trip authorised and organised by the school involving travel outside of the designated school boundaries. For a trip of less than one day's duration cover shall be operative from the time of leaving the school boundaries until arrival back within the school boundaries. For a trip of more than one day's duration cover shall commence from the time of departure from the Insured Person's home at the commencement of the Journey until arrival back at the Insured Person's home upon completion of the Journey. For those insured schools who have opted to purchase on-site activities the Operative Time is extended to include whilst undertaking school duties within the school's designated school boundaries during normal term time and including travel directly to and from the Insured Person's home address and the school for the Personal Accident Specification only.

Benefit per Insured Person:

Part A

- | | |
|------------------------------------------------------------------------------------------------------|-------------|
| 1. Death: | £7,500 |
| 2. Loss of one Limb or
Loss of one Eye: | £50,000 |
| 3. Loss of two or more Limbs &/or Eyes: | £50,000 |
| 4. Total Loss of Hearing (in both ears)
and/or Total Loss of Speech: | £50,000 |
| 5. Permanent Partial Disablement as per
attached Continental Scale: | £50,000 |
| 6. Temporary Total Disablement:
Benefit Period: N/A
Deferment Period: N/A | Not Insured |

ANNUAL INSURANCE POLICY FOR SCHOOL OFF-SITE ACTIVITIES

TRAVEL BENEFIT SPECIFICATION

BENEFIT DESCRIPTION	BENEFIT AMOUNT		
	UNITED KINGDOM	EUROPE	REST OF WORLD
Overseas Medical & Repatriation Expenses	Not Applicable	£5,000,000	£5,000,000
Excess Per Claim	N/A	£15	£15
Travel Expenses	Not Applicable	Up to £25,000	Up to £25,000
In Patient Benefit	Not Applicable	£20 per day	£20 per day
Personal Property	£2,500	£2,500	£2,500
Single Article Limit	£750	£750	£750
Delayed Personal Property	£250	£250	£250
Excess Per Claim	£15	£15	£15
Money	£1,250	£1,250	£1,250
Cash Limit	£600	£600	£600
Passport Replacement	Not Applicable	£750	£750
Excess Per Claim	£15	£15	£15
Cancellation, Curtailment, Rearrangement & Replacement Expenses	£3,000	£3,000	£3,000
Excess Per Claim	£15	£15	£15
Hi-Jack / Kidnap	£100 per day	£100 per day	£100 per day
Personal Liability	£2,000,000	£2,000,000	£2,000,000
Legal Expenses	£25,000	£25,000	£25,000

ANNUAL INSURANCE POLICY FOR SCHOOL OFF-SITE ACTIVITIES

SECTION 3

Endorsements

Endorsement No 1

It is hereby noted and agreed that based on the underwriting information provided by the Insured prior to the Effective Date, no known or anticipated journeys have been declared by the Insured to any of the following specified countries;

Israel (West Bank, Gaza and the occupied territories only)
Afghanistan
Iraq

Consequently, the cover provided by this policy does not include any journeys to these specified countries without prior notification to and acceptance by the Company.

The Company reserves the right to add countries to or remove countries from the specified list contained in this endorsement. Any alteration to this specified list will be advised by the Company in writing and will result in the Insured having to declare a Journey to a country not previously contained on the specified list

Endorsement No 2

It is hereby noted and agreed that based on the underwriting information provided by the Insured prior to the Effective Date, no known or anticipated journeys have been declared by the Insured to any of the territories specified within Endorsement No. 1, consequently the **War Aggregate Limit** applicable to this policy is deleted.

The Company reserves the right to reintroduce a **War Aggregate Limit** where the Insured declares anticipated travel to any of the territories specified within Endorsement No. 1. The reintroduction of a limit will be advised by the Company in writing.

All other terms and conditions remain unchanged.

ANNUAL INSURANCE POLICY FOR SCHOOL OFF-SITE ACTIVITIES

Section 4

PART A – PERSONAL ACCIDENT COVERAGE

In the event an Insured Person sustains **Bodily Injury** during the Operative Time, the Company will pay the Insured on in accordance with the Scale of Benefits stated in the Personal Accident Specification.

In respect of any one Insured Person, a benefit shall not be payable under more than one of Benefits 1 to 7 of the Personal Accident Specification. Any benefit payable under Benefit 8 or Benefit 9 shall immediately cease should a benefit under one of Benefits 1 to 7 subsequently be payable by the Company to the Insured.

PERMANENT PARTIAL DISABLEMENT

In the event of permanent and irrecoverable disablement which is the sole and direct cause of **Bodily Injury** and will in all probability last for the remainder of the Insured Person's life without reference to the Insured Person's occupation, we will pay the following percentages of Sum Insured as defined under Item of the Personal Accident Specification:

- I. Permanent total deafness in one ear – 25%
- II. Loss of one joint of thumb of either hand –15%
- III. Loss of more than one joint of thumb of either hand –25%
- IV. Loss of one joint of forefinger – 10%
- V. Loss of more than one joint of forefinger – 20%
- VI. Loss of one joint of any other finger – 5%
- VII. Loss of more than one joint of any other finger – 10%
- VIII. Loss of both joints of one big toe – 15%
- IX. Loss of one joint of one big toe – 10%
- X. Loss of both joints of any other toe – 5%
- XI. Loss of one joint of any other toe – 2%
- XII. Permanent total loss of use of shoulder or elbow – 25%
- XIII. Permanent total loss of use of wrist, hip, knee or ankle – 20%
- XIV. Removal by surgical operation of lower jaw – 30%

CONDITIONS

- A) An compensation is payable in respect on one Insured Person under more than one form of Permanent Partial Disablement as a result of one accident the total payable shall not exceed 100% of the Sum Insured defined under Benefit of the Personal Accident specification.
- B) In the event an Insured Person sustains a Permanent Disability not scheduled above, payment shall be calculated by assessing the degree of disability relative to the above schedule without reference to the Insured Person's occupation.

- C) If compensation is payable for loss of, or loss of use of a whole member of the body, the Company shall not pay for parts of that member.

Coverage Extension to Part A

Coma Benefit

In the event of **Bodily Injury** being sustained by an Insured Person which results in the continuous unconscious state, the Company agrees to pay the Insured on behalf of the Insured Person £140 for each full week of continuous unconsciousness of the Insured Person, up to a maximum period of 104 weeks.

Dependants Benefit

In the event of a claim being paid for death under Category A of the Personal Accident Specification, the Benefit is increased by 2% per dependant child up to the age of 18 years or up to the age of 23 years if in full-time education up to a maximum of 10% of the Benefit.

Disappearance

If any Insured Person disappears and it is reasonable to believe that such Insured Person has died as a result of **Bodily Injury** occurring during the Operative Time, the Company shall pay the Insured the Accidental Death Benefit shown in the Personal Accident Specification, provided the Insured provides a signed undertaking that if the death is subsequently found to be incorrect, the Accidental Death Benefit shall be refunded to the Company.

Exposure

Death and/or Injury to an Insured Person as a direct result of unavoidable Exposure to the elements shall be deemed to have been caused by **Bodily Injury**.

Hi-Jack / Kidnap

If any Insured Person is the victim of a **Hi-Jack/Kidnap** the coverage provided in Section 4, Part A shall remain in force until the Insured Person has returned to his/her Country of Permanent Residence or Country of Secondment or until a period of twelve (12) months from the date of the **Hi-Jack /Kidnap** has expired whichever shall occur first.

Hospitalisation Expenses

The Company agrees to pay the Insured on behalf of the Insured Person £140 for each full week up to a maximum of 52 weeks, in the event of an Insured Person being admitted to a hospital as an in-patient as a result of **Bodily Injury**.

Medical Expenses

In the event an insured Person necessarily incurs Medical Expenses as a result of Bodily Injury, the Company shall pay the Insured for the benefit of the Insured person, Medical Expenses up to the maximum Sum Insured shown in the Personal Accident Specification.

Retraining Expenses

In the event of a claim being paid for **Permanent Total Disablement** under Category A of the Personal Accident Specification the Company agrees to indemnify the Insured for reasonable expenses incurred in retraining the Insured Person for an alternative occupation up to a maximum of £5,000.

Special Exclusions to Part A

In addition to the General Exclusions stated in Section 6, the following Special Exclusions apply:

The Company shall not pay for:

- a) any loss or expenses arising from sickness, disease, any naturally occurring condition, any gradually operating cause or post traumatic stress disorder, other than as a direct result of **Bodily Injury** caused by an **Event**;
- b) any loss or expenses arising from an Insured Person committing or attempting to commit suicide, or intentionally inflicting self injury;
- c) any loss or expenses arising from an Insured Person engaging in aviation as a pilot of a fixed wing or rotary propelled aircraft.

ANNUAL INSURANCE POLICY FOR SCHOOL OFF-SITE ACTIVITIES

Section 4

PART B – OVERSEAS MEDICAL EXPENSES COVERAGE

In the event of an Insured Person necessarily incurring **Overseas Medical Expenses**, associated **Travel Expenses** and/or **Emergency Repatriation Expenses** as a result **Bodily Injury** or becoming ill during an Insured Journey, the Company will indemnify Chubb Assistance and/or the Insured Person, as appropriate, for such expenses up to the maximum amount stated in the Travel Benefits Specification.

The full range of assistance related services and contact numbers for Chubb Assistance are set out in Part C of this Policy.

At the first manifestation of a serious medical problem, the Insured or Insured Person must contact Chubb Assistance, which in conjunction with the attending local medical practitioner, shall co-ordinate the most suitable and practicable solution to the medical problem and/or make any repatriation arrangements.

COVERAGE EXTENSION TO PART B

Continuation of Overseas Medical Expenses

The Company agrees to indemnify the Insured for the benefit of the Insured Person, for in-patient **Medical Expenses** up to a maximum of £20,000 necessarily incurred in connection with an **Insured Journey** involving travel outside the **Country of Permanent Residence** or the **Country of Secondment** and incurred as an in-patient inside the **Country of Permanent Residence** or the **Country of Secondment** within three (3) months of the Insured Person's return.

SPECIAL EXCLUSIONS TO PART B

In addition to the General Exclusions stated in Section 6, the following Special Exclusions apply:

The Company shall not pay for:

- a) any **Emergency Repatriation Expenses** incurred without the prior approval of Chubb Assistance;
- b) any hospital treatment provided on an in-patient basis, where the Insured Person has not made all reasonable attempts to obtain the prior approval of Chubb Assistance, obtaining approval at the first opportunity thereafter;
- c) any expenses incurred for treatment that continued for a period of more than three (3) months from the date the expense was first incurred which are not notified and pre-approved by Chubb Assistance;
- d) any expenses incurred by an Insured Person for treatment provided after Chubb Assistance, based on advice of a medical practitioner, has recommended the repatriation of the Insured Person to their **Country of Permanent Residence** or **Country of Secondment**;
- (e) any expenses incurred if an Insured Person who is travelling or intending to travel against the advice of a medical practitioner or for the purpose of obtaining medical treatment or medical advice;

- (f) any expenses which are recoverable from any other insurance policy in the Insured's or Insured Persons name or which can be obtained from any national insurance program which is applicable to the Insured Person;
- (g) any expenses incurred after twenty four (24) months from the time the expense was first incurred;
- (h) any amount specified in the Travel Benefit Specification as the excess in respect of each and every claim for **Medical Expenses**.

ANNUAL INSURANCE POLICY FOR SCHOOL OFF-SITE ACTIVITIES

Section 4

PART C – CHUBB ASSISTANCE

The cover provided under this Policy extends to include a range of assistance services supported by a 24 hour helpline. In the event an Insured Person is travelling on an **Insured Journey** and requires assistance they should contact the emergency helpline;

+44 208 762 8545 or alternatively by emailing medicalassistance@chubb.com

When using Chubb Assistance please make sure you have the following information available;

- The Insured Person's name and Chubb Assistance card number.
- The telephone or facsimile number where an Insured Person can be contacted.
- The Insured Person's address abroad.
- The nature of the emergency or the assistance required
- The name of the Insured Person's company, employer or organisation.

The medical assistance services provided are;

24 hour service Chubb Assistance is manned 24 hours a day, 365 days a year by multi-lingual assistance co-ordinators, experienced in managing medical assistance cases with hospitals and clinics worldwide.

Air Ambulance Chubb Assistance has the resources to provide repatriation by air ambulance or scheduled services depending on the circumstances, this can include a fully qualified medical escort.

Medical Staff Chubb Assistance includes a highly qualified team of medical consultants and nursing staff, on hand at any time to coordinate any medical assistance cases, arranging hospital admissions and ensuring that the most appropriate treatment is provided.

Direct Billing Chubb Assistance has the ability to arrange direct billing with a network of hospitals and clinics worldwide, which guarantees the payment for treatment provided.

Chubb Assistance also provides a range of additional services which are summarised below;

Travel Advice In preparation for an **Insured Journey**, the Insured Person has access to a wealth of helpful and relevant information including currency and banking information, visa details, health requirements and reciprocal health agreements.

Legal Referral To an Embassy or Consulate if legal assistance is required including referral to an English speaking lawyer.

Medical Referral	Where out-patient treatment is required, referral can be made to a suitable hospital, doctor or dentist. With access to a team of highly qualified medical consultants advice can be provided on a range of medical conditions.
Emergency Medical Supplies	Assistance in locating and forwarding medicine or medical equipment that might be unavailable locally.
Lost Ticket & Baggage Location	Assistance in replacing lost or stolen tickets, passport or other travel documents. In addition to assistance in locating lost or delayed luggage.
Emergency Message Communication	Forwarding on messages to family and business colleagues in an emergency.
Emergency Cash Advance	Assistance in replacing cash lost or stolen during an Insured Journey , the value of any cash advance will be deducted from any subsequent claim under Section 4 Part E Money Coverage. Where a claim is made the value of the cash advance shall be reimbursed by the Insured to the Company upon completion of the Insured Journey .
Emergency Travel Assistance	Where an Insured Person falls ill or sustains Bodily Injury during an Insured Journey and the attending medical practitioner recommends that two relatives or friends travel to and remain with the Insured Person, assistance will be provided in making the travel and accommodation arrangements.
Chubb Assistance	This web information service can be accessed via www.chubbassistance.com and provides valuable medical and travel information including online country guides that provide security information reflecting the security situation in numerous territories. Access to this site is gained by entering the policy number shown on the Insuring Agreement of this policy .

ANNUAL INSURANCE POLICY FOR SCHOOL OFF-SITE ACTIVITIES

Section 4

PART D – PERSONAL PROPERTY COVERAGE

In the event of loss of or damage to **Personal Property** during an **Insured Journey**, the Company shall pay the Insured for the benefit of the Insured Person, the **Replacement Value** of such **Personal Property**, up to the maximum amount stated in the Travel Specification. However, if **Personal Property** can be repaired to the state immediately before such loss or damage, payment under this Coverage Part shall be made for such repairs at the Company's discretion, up to the maximum amount stated in the Travel Specification and the Single Article Limit for each lost or damaged article.

COVERAGE EXTENSIONS TO PART D

The Sum Insured shall be automatically reinstated after a loss has been sustained during an **Insured Journey**, at no additional premium. This cover commences from the time the Insured Person leaves his/her place of residence and shall continue until the Insured Person returns, irrespective whether the Insured Person has visited their normal place of business in the interim.

Delayed Personal Property

In the event **Personal Property** is delayed for at least six (6) hours during an **Insured Journey**, the Company agrees to pay the Insured for the benefit of the Insured Person, any reasonable expenses incurred by the Insured Person in purchasing essential replacement clothing or articles, up to the Sum Insured shown in the Travel Specification. Any such expenses shall be deducted from the total amount payable under this Coverage Part if **Personal Property** is proven to have been permanently lost.

SPECIAL EXCLUSIONS TO PART D

In addition to the General Exclusions stated in Section 6, the following Special Exclusions apply:

The Company shall not pay for:

- a) more than the Single Article Limit in respect of any one article of **Personal Property**;
- b) loss of or damage to vehicles, their accessories or spare parts;
- c) loss of or damage due to moth, vermin, wear and tear, atmospheric or climatic conditions or gradual deterioration, mechanical or electrical failure or any process of cleaning, restoring, repairing or alteration;
- d) loss not reported to the police, transport carrier or other authority within forty-eight hours of discovery or where no attempt has been made to recover the item(s).
- e) loss due to confiscation or detention by customs or any other authority;
- f) the amount of Excess detailed in the Travel Benefits Specification in respect of each and every claim, except for any claim for **Delayed Personal Property**. **Personal Property** and claims resulting from the same **Event** shall be subject to a single Excess.

ANNUAL INSURANCE POLICY FOR SCHOOL OFF-SITE ACTIVITIES

Section 4

PART E – MONEY COVERAGE

In the event of loss of **Money** during an **Insured Journey**, the Company shall indemnify the Insured for the benefit of the Insured Person, for the replacement value of such **Money** up to the maximum Sum Insured for **Money** and the Cash Limit shown in the Business Travel Specification.

In respect of coverage for **Money**, cover is extended to 120 hours immediately preceding the commencement of an **Insured Journey** and for 120 hours immediately following its completion.

The Sum Insured shall be automatically reinstated after a loss during an **Insured Journey** at no additional premium.

Passport Indemnity

In the event an Insured Person's passport is lost, stolen or destroyed during an **Insured Journey**, the Company agrees to pay the Insured for the benefit of the Insured Person, for additional travel and accommodation expenses necessarily incurred to enable the Insured Person to obtain a replacement passport, visa or other temporary replacement thereof, up the Sum Insured shown in the Travel Specification Section.

COVERAGE EXCLUSION TO PART E

In addition to the General Exclusions stated in Section 6, the following Special Exclusions apply:

The Company shall not pay for:

- a) loss of **Money** from any unattended vehicle unless the **Money** was out of sight in a locked compartment;
- b) more than the Cash limit in respect of coins and banknotes;
- c) devaluation of currency or shortages due to errors or omissions during monetary transactions;
- d) loss due to confiscation or detention by customs or any other authority;
- e) loss arising from fraudulent use of a Credit Card or Charge Card unless the Insured Person has complied, where it was reasonably possible, with all the terms and conditions under which the card was issued;
- f) the amount of excess detailed in the Travel Benefit Specification in respect of each and every claim. Claims resulting from the same event shall be subject to a single excess.

ANNUAL INSURANCE POLICY FOR SCHOOL OFF-SITE ACTIVITIES

Section 4

PART F – CANCELLATION, CURTAILMENT, REARRANGEMENT & REPLACEMENT COVERAGE

In the event of expenses being incurred resulting from the cancellation, curtailment or rearrangement of any part of the original plans for the Insured Person's Insured Journey, outside the control of the Insured or Insured Person, as the consequence of:

- a) the Insured Person sustaining **Bodily Injury** or becoming ill;
- b) the death, injury or illness of the Insured Person's close relative, friend or close business colleague;
- c) compulsory quarantine, jury service, subpoena or hijacking involving the Insured Person or Insured Person's close relative, friend or close business colleague;
- d) cancellation or curtailment of scheduled public transport services, pre-booked transportation and/or transportation owned by, leased to or operated by the Insured consequent upon mechanical breakdown, strike, riot or civil commotion;
- e) cancellation or curtailment of a scheduled excursion upon advice or instruction of Government or other Public Authorities.
- f) the Insured Person's presence being required by police following burglary at his/her normal residence or place of business in the Country of Nationality or Country of Domicile.
- g) the Insured Person's place of business and/or normal residence being uninhabitable or the intended destination of the scheduled excursion being unavailable to visit or being uninhabitable due to: fire; storm; flood; subsidence; or malicious damage.
- h) The Company will indemnify the Insured on behalf of the Insured Person in respect of:
 - i) deposits, advance payments and other charges which have not been, and will not be used, but which become forfeit or payable under contract; and
 - j) additional travel and accommodation expenses necessarily incurred.Provided that the liability of the Company in respect of such expenses and costs shall not exceed the Benefit stated in the Business Travel Specification.

REPLACEMENT EXPENSES

In the event of the Insured or Insured Person necessarily incurring **Replacement Expenses** as the direct result of:

- a) the Insured Person sustaining **Bodily Injury** or becoming ill;
- b) the death, injury or illness of the Insured Person's close relative, friend or close business colleague;
- c) compulsory quarantine, jury service, subpoena or hijacking involving the Insured Person or Insured Person's close relative, friend or close business colleague;
- d) the Insured Person's presence being required by police following burglary at his/her normal residence or place of business.
- e) the Insured Person's place of business and/or normal residence being uninhabitable due to: fire; storm; flood; subsidence; or malicious damage.
- f) The Company will indemnify the Insured in respect of such expenses up to the Benefit stated in the Business Travel Specification.

Coverage Extension to Part F

Travel Delay

The Company shall indemnify the Insured in respect of additional travel and accommodation expenses necessarily incurred by an Insured Person as a result of the late arrival at intended destination by a

minimum of 12 hours due directly to cancellation or delay of scheduled public transport as a consequence of strike, breakdown or weather conditions up to a maximum of £100.

Promotional Vouchers and Awards

In respect of an **Insured Journey** funded wholly or partially by Promotional Vouchers or Awards which have been redeemed and which are non-refundable as a result of the Cancellation, Curtailment, Rearrangement or Replacement, the Company shall indemnify the Insured for the benefit of the Insured Person up to the cost of such **Insured Journey** up to the maximum Sum Insured shown in the Business Travel Specification in respect of any one Insured Person.

Exclusions to Part F

The Company shall not be liable for expenses consequent upon:

- a) any expenses incurred if an Insured Person is travelling or intending to travel against the advice of a medical practitioner or for the purpose of obtaining medical treatment or medical advice;
- b) any loss which is insured under any other insurance policy;
- c) any loss arising from the cancellation or curtailment of an event held by the Insured, or a subsidiary or parent company thereof;
- d) any expenses incurred solely as a result of disinclination to travel or to continue the trip;
- e) any expenses incurred as a result of the Insured Person's redundancy or the termination of their employment more than 31 days prior to an **Insured Journey** taking place;
- f) any expenses incurred due to the Insured's or Insured Person's financial circumstances;
- g) any expenses consequent upon the default of any provider (or their agent) of transport or accommodation or any agent acting for the Insured or the Insured Person;
- h) any expenses incurred as a result of regulations made by any Public Authority or Government;
- i) any expenses due to strike, labour, dispute, mechanical breakdown or failure of the means of transport (other than disruption of road or rail services by avalanche, snow or flood) which existed or for which advanced warning had been given prior to the date on which the **Insured Journey** was booked;
- j) any claim for cancellation following delay to an aircraft or ship if the delay is due to withdrawal from service temporarily or permanently on the orders of any Port Authority or the Civil Aviation Authority or any similar body in any country;
- k) any loss or expenses arising from an Insured Person committing or attempting to commit suicide, or intentionally inflicting self injury;
- l) any loss or expenses arising from an Insured Person engaging in aviation as a pilot of a fixed wing or rotary propelled aircraft;
- m) expenses which the Insured has already budgeted to spend;

ANNUAL INSURANCE POLICY FOR SCHOOL OFF-SITE ACTIVITIES

Section 4

PART G – HI-JACK/KIDNAP

The Company agrees to pay the Insured the amount of Benefit stated in the Business Travel Specification for each complete 24 hour period that an Insured Person is forcibly or illegally detained as the result of a **Hi-Jack/Kidnap** up to a maximum period of 50 days.

ANNUAL INSURANCE POLICY FOR SCHOOL OFF-SITE ACTIVITIES

Section 4

PART H – LEGAL EXPENSES

The Company shall indemnify the Insured for the benefit of the Insured Person, for **Legal Expenses** incurred in pursuit of a claim for damages or compensation against a third party who caused **Bodily Injury** or death or illness to an Insured Person, as a result of an **Event** occurring during an **Insured Journey**, up to the maximum Sum Insured shown in the Travel Specification for **Legal Expenses** Coverage.

Prior to incurring any such **Legal Expenses**, written consent from the Company must be obtained. The Company will give such prior consent if the Insured satisfies the Company that:

- a) there are reasonable grounds for pursuing or defending the legal proceedings and it is reasonably likely that such an action/defence shall be successful; and
- b) it is reasonable for **Legal Expenses** to be provided in a particular case.

COVERAGE EXCLUSIONS TO PART H

The Company shall not be liable for:

- a) any **Legal Expenses** incurred for the defence in any civil claim or legal proceedings made or brought by a third party against the Insured Person;
- b) any fines or penalties;
- c) any **Legal Expenses** incurred in connection with any criminal or willful act;
- d) any **Legal Expenses** incurred in the pursuit of any claim against a Travel Agent, Tour Operator, Insurer or their agents, which are eligible for consideration under an Arbitration Scheme or Complaints Procedure.
- e) any claim or circumstance notified more than twenty four (24) months after the incident from which the cause of action arose.

ANNUAL INSURANCE POLICY FOR SCHOOL OFF-SITE ACTIVITIES

Section 4

PART I – PERSONAL LIABILITY

In the event an Insured Person is travelling on an **Insured Journey**, the Company shall indemnify the Insured for the benefit of the Insured Person, for any legal liability incurred by the Insured Person up to the maximum Sum Insured shown in the Travel Specification, for:

- i) **Bodily Injury** or illness of any person;
- ii) accidental loss or damage to the property of any person;
- iii) any claimant's costs and expenses arising out of i) or ii) above and which the Insured Person or the Insured Person's representatives are legally liable to pay;
- iv) any other costs and expenses incurred with the Company's prior written consent.

Coverage Conditions to Part I

In addition to the General Conditions stated in Section 7, the following Special Conditions apply:

- a) no admission of liability, offer, promise, or payment shall be made by the Insured or Insured Person without the prior written consent of the Company;
- b) the Insured shall provide the Company with all assistance and information required in defence of a claim under this Policy;
- c) the Company or their appointed representatives may at its discretion, decide to take over and conduct the defence or settlement of any claim against the Insured or Insured Person.

Special Exclusions to Part I

In addition to the General Exclusions stated in Section 6, the following Special Exclusions apply:

Coverage under this Coverage Part shall not apply to personal liability for:

- a) accidental loss or damage to property belonging to, held in trust by, or in the custody or control of the Insured, Insured Person, any of the Insured's employees or any member of the Insured Person's immediate family.
- b) Injury or illness to any member of the Insured Person's immediate family;
- c) any injury, illness loss or damage arising directly or indirectly as a result of the ownership, possession or use of any mechanically propelled vehicle, aircraft or watercraft;
- d) any wilful, malicious or unlawful act;
- e) the carrying on of any trade, business or profession;
- f) any damages which should be more specifically claimed under any other contract of insurance in the name of the Insured &/or Insured Person;
- g) any damages resulting from venereal disease, sexually transmitted diseases, Acquired Immune Deficiency Syndrome (AIDS) or any AIDS related condition.
- h) any fines or penalties;
- i) liability arising out of the ownership or occupation of land or buildings;
- j) liability arising out of the rendering or failure to render advice;
- k) liability arising out of the actual, alleged or threatened contaminative, pathogenic, toxic or other hazardous properties of asbestos;

- l) damages, loss, cost or expense arising out of any:
 - request, demand, order or regulatory or statutory requirement that any Insured or others that test for, monitor, clean up, remove, contain, treat, detoxify or neutralise, or in any way respond to, or assess the effects of asbestos; or
 - claim or proceeding by or on behalf of a government authority or others for any damages, loss, cost or cleaning up, containing, treating, detoxifying or neutralising, or in any way responding to, or assessing the effects of asbestos;
- m) any loss or expenses arising from an Insured Person committing or attempting to commit suicide, or intentionally inflicting self injury;
- n) any loss or expenses arising from an Insured Person engaging in aviation as a pilot of a fixed wing or rotary propelled aircraft.

ANNUAL INSURANCE POLICY FOR SCHOOL OFF-SITE ACTIVITIES

Section 5

PART A – GENERAL DEFINITIONS

This Policy uses words in their plain English meaning. Words with special meanings are defined here or in the part of the Policy where they are used.

Benefit Period

The total period (but not necessarily consecutive period) for which Benefits for **Temporary Total Disablement** and/or **Temporary Partial Disablement** are payable in respect of any one accident to any Insured Person.

Where an Insured person is employed by the Insured on a contract of fixed duration, the benefit period will cease at expiry of the contract or as otherwise defined in the Personal Accident Specification whichever is the lesser.

Bodily Injury

Injury which is caused by a sudden unforeseen and fortuitous identifiable **Event**, and which solely and independently of any other cause, results within twenty four (24) months from the date of such injury in the Insured Person's death, dismemberment or disablement.

Child or Children

Any dependant and unmarried person under 18 years of age, or 23 years of age if in full time education.

Country of Permanent Residence

The country where an Insured Person resides indefinitely or where an Insured Person has the intent to reside indefinitely.

Deferment Period

A period at the beginning of a period of Temporary Disablement during which compensation provided by Benefits for **Temporary Total Disablement** and/or **Temporary Partial Disablement** shall not be payable.

Delayed Personal Property

Personal Property which is delayed during an Insured Journey and is outside the Insured Person's control for at least six (6) hours.

Emergency Repatriation Expenses

The additional cost of transportation including the cost of medical attendants necessarily incurred in transporting the Insured Person to an appropriate hospital or nursing home or to the **Country of Permanent Residence** or **Country of Secondment** if applicable, if recommended by Chubb Assistance, in conjunction with the local attending medical practitioner. .

Event

One occurrence or all occurrences of a series consequent on or attributable to one source or original cause.

Event Aggregate Limit

The maximum amount stated within the Insuring Agreement for which the Company can be held liable in respect of loss or expenses for **Bodily Injury** arising out of a single **Event**. In the event the total amount of all claims for **Bodily Injury** exceeds the maximum amount stated in the Insuring Agreement, each

individual claim shall be proportionately reduced until the total value of all claims do not exceed the maximum amount stated in the Insuring Agreement.

Exposure to the Elements

Death or injury of an Insured Person as a direct result of unavoidable exposure to extreme heat or cold.

Hi-Jack

The unlawful seizure or control of an aircraft or conveyance (or the crew thereof) in which the Insured Person is travelling as a fare paying passenger.

Insured Journey

A journey undertaken by an Insured Person at the direction of the Insured. No single Insured Journey shall exceed six (6) months in duration, unless prior agreement has been obtained from the Company.

Kidnap

The wrongful abduction and holding under duress, or by fraudulent means, of any Insured Person by any person(s) or group making a ransom demand or series of ransom demands for the release of such Insured Person.

Legal Expenses

Legal Expenses shall mean:

- a) any fees, expenses and other disbursements reasonably incurred by a solicitor, firm of solicitors or any other appropriately qualified person, firm or company appointed to act on behalf of the Insured Person including costs and expenses of expert witnesses as well as those incurred by the Company in connection with such claims or procedures;
- b) any costs for which an Insured Person is legally liable following an award of costs by any court or tribunal and any costs following an out of court settlement made in connection with any claim or legal proceedings;

Loss of Eye(s)

Loss of Eye(s) shall include total and irrecoverable loss of sight, which shall be deemed to have occurred:

- a) in both eyes when the condition is shown to the satisfaction of the company to be permanent and without expectation of recovery and the Insured Person's name has been added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist;
- b) in one eye when the degree of sight remaining after correction is 3/60 or less on the Snellen scale and the company is satisfied that the condition is permanent and without expectation of recovery.

Loss of Limb(s)

Loss of Limb(s) shall mean:

- a) in the case of a lower limb by permanent physical severance at or above the ankle or permanent total loss of use of an entire leg or foot;
- b) in the case of an upper limb loss by permanent physical severance of the entire four fingers through or above the metacarpo phalangeal joints or permanent total loss of use of an entire arm or hand.

Medical Expenses

All reasonable costs for hospital, surgical or other diagnostic or remedial treatment given or prescribed by a qualified medical practitioner. Dental or optical expenses are excluded unless incurred as the result of an emergency.

Money

Coins, banknotes, bankers drafts, bills of exchange, postal and money orders, signed travellers and other cheques, letters of credit, luncheon vouchers, money orders, phone cards, travel tickets, debit/credit cards, charge cards, gift tokens and coupons which are taken or acquired on an **Insured Journey** by the Insured Person and are intended for personal expenditure only.

Overseas Medical Expenses

All reasonable costs necessarily incurred outside the Country of Nationality and Country of Domicile for hospital, surgical or other diagnostic or remedial treatment given or prescribed by a qualified medical practitioner. Dental or optical expenses are excluded unless incurred as the result of emergency.

Permanent Total Disablement

- a) Where the Insured Person is gainfully employed by the Insured, and is below state retirement age or above 18 years of age, **Permanent Total Disablement** means disablement caused other than by **Loss of Limb(s), Loss of Eye(s), Total Loss of Hearing** or **Total Loss of Speech** which will entirely prevent the Insured Person from engaging in his/her usual occupation for the remainder of his/her life.
- b) Where the Insured Person is not gainfully employed by the Insured, or is above the state retirement age or below 18 years of age, **Permanent Total Disablement** means disablement, caused other than by **Loss of Limb(s), Loss of Eye(s), Total Loss of Hearing** or **Total Loss of Speech** which will entirely prevent the Insured Person from engaging in any and every occupation for the remainder of his/her life.

Personal Property

Personal goods belonging to the Insured Person, or for which he/she is responsible which are taken by him/her on the insured journey, sent in advance, or acquired by him/her during the Insured Journey, excluding **Money**.

Replacement Value

The full value to replace **Personal Property** and/or **Electronic Business Equipment** without deduction for wear and tear or depreciation.

Temporary Total Disablement

Temporary disablement which entirely prevents the Insured Person from engaging in or giving attention to his/her usual occupation.

Total Loss of Hearing

Total, permanent and irrecoverable loss of hearing.

Total Loss of Speech

Total, permanent and irrecoverable loss of speech.

Travel Expenses

Reasonable additional costs necessarily incurred for:

- a) Travel, sustenance and accommodation expenses of up to two (2) relatives or friends of the Insured Person who on medical advice is required to travel or remain with the Insured Person;
- b) funeral expenses incurred in the burial of the Insured Person outside the Country of Permanent Residence or Country of Secondment;
- c) costs incurred in transporting the Insured Person's body or ashes, and **Personal Property** back to the Country of Permanent Residence or Country of Secondment;
- d) travel and accommodation expenses incurred by the Insured Person in returning to attend the funeral of a close relative in the Country of Permanent Residence or Country of Secondment.

United Kingdom

England, Scotland, Wales, Northern Ireland, Isle of Man, and the Channel Islands

War

War shall mean armed conflict between nations, including forces acting for any international authority, whether **War** be declared or not, invasion, civil war, military action, any attempt to usurp power, or any activity arising out of an attempt to participate in any of these actions.

War Aggregate Limit

It is hereby noted and agreed that the liability of the Company shall be limited to the maximum stated within the Insuring Agreement in respect of any **Bodily Injury** loss or expense arising from **War**. This maximum liability applies to one claim or series of claims arising out of a single **Event** or cause. In the event that the sum of all claims exceeds this maximum, each claim shall be proportionately reduced until the total value of all claims do not exceed the maximum liability of the Company.

ANNUAL INSURANCE POLICY FOR SCHOOL OFF-SITE ACTIVITIES

Section 6

GENERAL EXCLUSIONS

The company shall not be liable for Bodily Injury, loss or expense arising from;

- a) the Insured Person committing or attempting to commit suicide, or intentionally inflicting self-injury;
- b) the Insured Person engaging in flying or other aerial activity except as a passenger;
- c) the Insured Person engaging in active service in any of the Armed Forces of any nation;
- d) **War** within the Insured Persons Country of Permanent Residence or Country of Secondment;
- e) an Insured Person who has attained the age of 80 years, unless such **Bodily Injury**, loss or expense occurs during the Policy Period in which the Insured Person attains the age of 80 years.

ANNUAL INSURANCE POLICY FOR SCHOOL OFF-SITE ACTIVITIES

Section 7

GENERAL INSURANCE CONDITIONS

These conditions apply to the Policy as a whole and to each Coverage Part in it.

1. FOR THE BENEFIT OF THE INSURED PERSON

With respect to a Coverage Part of the Policy where the Company agrees to pay the Insured for the benefit of the Insured Person, the Insured shall forward any payments received under the Policy to the Insured Person, to the extent the Insured Person has actually suffered the loss or damage or is otherwise entitled to the Policy benefits.

2. DUPLICATE COVER

If a loss is covered under more than one Coverage Part of this Policy, the Company shall provide coverage under the Coverage Part that provides the most cover, but never under more than one Coverage Part. In no event shall the Company make duplicate payments for the same loss.

3. CANCELLATION

The Policy may be cancelled by the Insured by giving the Company 30 days prior written notice. The Policy may be cancelled by the Company by giving the Insured 30 days prior written notice at the last known address of the Insured, except that five (5) days prior written notice will be given when cancellation is for non-payment of premium. Notice shall be made via recorded delivery. In the event the Policy is cancelled by the Insured, the Company shall return a pro-rata of the annual premium, subject to a minimum retention by the Company of £500 or one third of the annual premium whichever is greater, provided no claim has been paid or is payable, and no incident has occurred which could give rise to a claim under this Policy. If the Policy is cancelled by the Company, it shall retain the pro-rata earned premium hereunder for the period during which this Policy has been in force or the pro-rata minimum premium, whichever is greater. Premium adjustment shall be made as soon as practicable after cancellation, but the failure of the Company to tender premium refunds at the time notice of cancellation is given shall not affect the validity of such notice.

The Company may cancel any coverage provided under the Policy in respect of **War** (whether declared or not) by sending seven (7) days prior written notice to the Insured at the Insured's last known address.

4. DUE DILIGENCE

The Insured shall exercise and ensure that all Insured Persons exercise, all due diligence and care to avoid or diminish any loss or any circumstances likely to give rise to a claim under this Policy.

5. DUE OBSERVANCE

It shall be a condition precedent to any liability of the Company to make any payment under this Policy, for the Insured to duly observe the Specifications, Endorsements, terms of this Policy and

the truth of the statements and answers and information supplied on or in connection with any proposal.

6. INTEREST

No sum payable under this Policy shall carry interest.

7. JURISDICTION AND GOVERNING LAW

This Policy shall be governed by and construed in accordance with, English law. Each of the parties submits to the exclusive jurisdiction of the courts of England and Wales.

8. MATERIAL ALTERATION

The Insured shall advise the Company as soon as reasonably practicable in writing of any alteration which materially affects the risk insured.

9. MISREPRESENTATION AND FRAUD

Coverage shall be void if the Insured knowingly conceals or misinterprets any material fact or circumstance concerning this Policy or the subject thereof, or in the case of any fraud or false swearing by the Insured regarding any matter relating to this Policy or the subject thereof, whether before or after a loss. Further, if the Insured shall make any claim knowing the same to be false or fraudulent as regards amount or otherwise, or if the Insured makes any other misrepresentation, such claim shall be excluded from coverage under this Policy. The Company also reserves the right to terminate this Policy and all future claims hereunder by the Insured may be forfeited.

10. SPECIAL CLAIMS CONDITIONS

It is a condition precedent to the liability of the Company under this Policy that in the event of any circumstances which could give rise to a claim, the Insured shall:

- a)
 - i) give notice to the Company as soon as reasonably possible by writing to the following address: Chubb Insurance Company of Europe S.E., 106 Fenchurch Street, London, EC3M 5NB, or by contacting Chubb as below;
Telephone: +44 (0)20 7956 5000
Facsimile: +44 (0)20 7956 5922
Email: cahukclaims@chubb.com
 - ii) make no admission of liability without the prior written consent of the Company;
 - iii) provide the Company or their appointed representatives with:
 - a) all necessary assistance in a timely manner,
 - b) all information reasonably required,
 - c) all documentation and records necessary to establish and assess indemnity hereunder,
 - d) copies or extracts as may be reasonably required;
 - iv) prove the loss to the reasonable satisfaction of the Company;
 - v) forward immediately to the Company or their representatives any letter, writ or other document received in connection with any claim made under this Policy;
 - vi) assist and concur with all reasonable arrangements for medical and other advisers of the Company to examine any Insured Person in respect of which a claim has arisen.
- b) As often as may be reasonably required provide a statutory declaration sworn before a solicitor, justice of the peace or notary public named by the Company, on all matters connected with a claim, at such reasonable time and place as may be designated by the Company.

No act of the Company or their representatives in connection with any investigation hereunder, shall be deemed a waiver of any defence which the Company might otherwise

have. All acts shall be deemed to have been made without prejudice to the Company's liability.

The Company reserves the right to:-

- a) take such steps as they deem necessary to prevent, mitigate or minimise a loss;
- b) take over and conduct the defence or settlement of claims made against an Insured Person that are covered by this Policy;
- c) pursue all rights or remedies available to the Insured whether or not payment has been made hereunder;
- d) require independent medical examination of any Insured Person(s) who gives rise to a claim hereunder.

11. *THIRD PARTY RIGHTS*

A person who is not a party to this Agreement, including specifically any Insured Person, has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this Agreement.

12. *NON-ASSIGNMENT*

This Policy cannot be assigned without the prior written consent of the Company.

13. *OTHER INSURANCE*

If at the time of an **Event** under this Policy there is any other insurance covering the same loss, damage or liability or any part thereof, the Company will only pay its rateable proportion of the claim, except where this is excluded under the specific Coverage Part.

14. *DATA PROTECTION NOTICE*

Chubb collects and processes personal information about individuals who may receive cover under the Policy from the Insured, such as their name, address, and any other personal details which are provided to us in order to provide the insurance and claims services. Chubb will treat this information in accordance with applicable data protection law. For policy administration purposes, Chubb will use and store any such personal information on an electronic database, which may also be available to selected authorised representatives of member insurers of the Chubb Group of Insurance Companies operating outside Europe. Chubb has taken reasonable measures to protect such personal information once it is transferred outside Europe in accordance with their normal data security policies. Chubb may also disclose such personal information to outside parties, such as premium collection agencies, reinsurers, outside counsel and claims administrators, to provide the insurance and claims services, or as allowed by law.

Please ensure that you notify the Insured Persons of the same.

15. *COMPLAINTS*

We aim to provide a first class service. If you do have any cause for complaint, in the first instance please contact your insurance broker:

Mr Gareth Childs
Absence Insurance Services
Falcon House
3 Kings Street
Castle Hedingham
Halstead
Essex CO9 3ER

Tel : 01787 469798

or contact the Accident and Health Manager. Should the matter not be resolved to your satisfaction, you may write to our Managing Director.

They may be contacted the following address:

Chubb Insurance Company or Europe S.E.,
106 Fenchurch Street,
London, EC3M 5NB
Telephone: 020 7956 5000

If you remain dissatisfied, you may ask the Financial Ombudsman's Service to review your case at the address shown below. This will not affect your right to take legal action against Chubb.

Insurance Division,
The Financial Ombudsman's Service,
South Quay Plaza,
183 Marsh Wall, London, E14 9SR
Telephone: 02 764 1000

Alternatively you may contact the Association of British insurers (ABI) for assistance:

The Association of British Insurers,
Consumer Information Department,
51 Gresham Street,
London, EC2V 7HQ
Telephone: 020 7600 3333

16. FINANCIAL SERVICES COMPENSATION SCHEME

Chubb Subscribes to the Financial Services Compensation Scheme, This Provides compensation in case any specified circumstance, are unable to meet any valid claims under their policies. The first £2,000 of a claim is protected in full. Above this threshold, 90% of the remainder of the claim will be met (100% if the insurance is legally compulsory). Compensation will only be available to commercial customers in limited circumstances. Further information can be obtained from Chubb at the address above, or from the Financial Services Compensation Scheme at the following address:

Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers,
1 Portsoken Street,
London E1 8BN
Tel: 020 7892 7300

Chubb Insurance Company of Europe S.E., is a Belgian company registered under company number 0403.270.372 at Banque Carrefour des Entreprises, whose registered office is at Twin House, Rue Neerveld 107, B-1200 Brussels, Belgium, and whose registered UK branch address [with whom this business is transacted] is 106 Fenchurch Street, London EC3M 5NB. Chubb is authorised by the Commission Bancaire, Financière et des Assurances in Belgium and is regulated by the Financial Services Authority for the conduct of UK business.

Chubb is listed on the FSA Register under registration number 202736. You can check this on the FSA's register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.]

