

Off-Site Activities Travel & Personal Injury Insurance Policy Summary

This policy summary is essential reading but does not contain the full terms and conditions of Isle of Wight Council Off Site Activities Travel & Personal Injury Insurance Policy (the Policy) which can be found in the Group Policy document, Policy Number 51UK602011. Cover is underwritten by ACE European Group Limited (ACE).

Duration

This Policy is valid from 1st April 2009 until 31st March 2010 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, 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 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
1. Medical	Medical Expenses outside United Kingdom In-patient Benefit outside United Kingdom Supplementary Travel & Accommodation Expenses in 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	£5,000,000 £50 per day up to £2,000 £1,000 £25,000 unlimited £10,000 £25,000
2. Personal Belongings	Personal Belongings Personal Belongings Delay	£2,500 £250
3. Money	Money Credit, Debit or Charge Card Misuse Emergency Replacement of Passport	£1,500 £1,000 £750
4. Disruption	Cancellation, Curtailment, Alteration to Itinerary and Replacement Travel Delay Missed Departure	£3,000 £1,000 £500
5. Winter Sports	Ski Hire, Ski Pass and Piste Closure	£200
6. Personal Injury	Death Permanent Disabling Injuries Hospital Confinement	£50,000 (reduced to £10,000 for persons under 16 years) £50,000 £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	£1,000

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 of participating schools whilst undertaking normal 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
6. Personal Injury	Death Permanent Disabling Injuries Hospital Confinement	£50,000 (reduced to £10,000 for persons under 16 years) £50,000 £25 per day up to £4,550
9. Dental Injury	Dental Injury Treatment	£1,000

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 sportsperson 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@ace-ina.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@ace-ina.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). The FSCS will meet the first GBP 2,000 of your claim in full plus 90% of the balance without any upper limit. Their contact details are:

Postal Address: FSCS, 7th Floor, Lloyds Chambers, Portoken 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.