

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 **Central Bedfordshire County Council** Off Site Activities Travel & Personal Injury Insurance Policy (the Policy) which can be found in the Group Policy document, Policy Number **51UK602053**. Cover is underwritten by ACE European Group Limited (Chubb), a Chubb company.

Duration

This Policy is valid from 1 April 2017 until **31 March 2018** and any subsequent 12-month period for which CHUBB accepts renewal.

Off-Site Activities Insurance

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.

To be eligible for cover under this Policy You and all other persons insured under this Policy must have your main residence in the United Kingdom and be in the United Kingdom when this Policy is taken out and be registered with a GP in the United Kingdom.

Significant Features and Benefits

Sections	Benefit Description	Maximum Benefit Amount/Limit of Cover
1. Medical	Medical Expenses outside United Kingdom	£ Unlimited
	In-patient Benefit outside United Kingdom	£50 per day up to £2,000
	Supplementary Travel & Accommodation Expenses in United Kingdom	Up to £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
2. Personal Belongings	Personal Belongings	£2,500 (Single Article Limit £500)
	Personal Belongings Delay	£250
3. Money	Money	£1,500 (£500 for coins/bank notes)
	Credit, Debit or Charge Card Misuse	£1,000
	Emergency Replacement of Passport	£750

4. Disruption	Cancellation, Curtailment, Alteration to Itinerary and Replacement	£5,000
	Travel Delay	£200 (£1,000 if delayed over 24 hours and trip cancelled)
	Missed Departure	£500
5. Winter Sports	Ski Hire, Ski Pass and Piste Closure	£200
6. Personal Injury	Death	£25,000 (reduced to £10,000 for persons under 16 years)
	Permanent Total Disablement	£25,000
	Permanent Disabling Injuries	£25,000
	Hospital Confinement	£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

The extension to the Policy provides personal injury insurance cover for:

- all pupils of participating schools whilst undertaking normal school duties within the participating school's designated boundaries including travel directly to and from their home address and the participating school.
- all members of the teaching and support staff at a Participating School whilst undertaking normal school duties within the participating school's designated boundaries including travel directly to and from their home address and the participating school.
- 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.

Sections	Benefit Description	Maximum Benefit Amount/Limit of Cover
6. Personal Injury	Death	£25,000 (reduced to £10,000 for persons under 16 years)
	Permanent Total Disablement	£25,000
	Permanent Disabling Injuries	£25,000
	Hospital Confinement	£25 per day up to £4,550
9. Dental Injury	Dental Injury Treatment	£1,000

KEY: £ = GBP

Chubb Assistance

Medical Emergency Service: In the event of a medical emergency, telephone Chubb 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. Chubb 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.

Chubb Assistance will decide the most appropriate course of action to help you through the emergency – **please do not try to find your own solution.**

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 2e)
- 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)
- medical expenses incurred in the United Kingdom (Section 1 Medical – A. Medical Expenses)
- travelling against medical advice
- medical expenses for treatment required more than 24 months after the incident
- regulations or order made by any Public Authority or Government (Section 4 Disruption Specific Exclusion 5)
- dental injury caused by any Foodstuff or not apparent within one week of the incident (Section 9 Dental Injury Specific Exclusion 1a and 1b)
- claims which would result in Chubb being in breach of any resolutions or trade or economic sanctions or other laws

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 Chubb 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: ACE European Group Ltd, a Chubb Company, PO Box 682, Winchester SO23 5AG
Telephone: 0345 841 0059 (within UK only)
International: +44 (0)141 285 2999
Facsimile: +44 (0)1293 597323
Email: claims@chubb.com
Web: www.chubbclaim.com/chubb/uk-en/welcome.aspx
(to submit the claim electronically via Chubb's claims portal)

Complaints Procedures

In the event of a complaint relating to the sale of your policy please contact the following:

- a. Your insurance intermediary
- b. Or if you do not have an insurance intermediary:

The Customer Relations Department, ACE European Group Limited, a Chubb Company, quoting your policy details:

Postal Address: PO Box 682, Winchester SO23 5AG
Telephone: 0800 519 8026 (calls are free from a UK landline or mobile)
International: +44 (0)141 285 2999
Facsimile: +44 (0)1293 597376
Email: customerrelations@chubb.com

In the event you have a complaint in relation to how your claim was handled please contact the following:
The Customer Relations Department, ACE European Group Limited, a Chubb Company, quoting your policy details:

Postal Address: PO Box 682, Winchester SO23 5AG
Telephone: 0800 519 8026 (calls are free from a UK landline or mobile)
International: +44 (0)141 285 2999
Facsimile: +44 (0)1293 597376
Email: customerrelations@chubb.com

Financial Ombudsman Service

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

Postal Address: Exchange Tower, Harbour Exchange Square, London E14 9SR.
Telephone: +44 (0)800 023 4567 (calls are free from a UK landline or mobile)
+44 (0)300 123 9 123 (calls charges at the same rate as 01 or 02 numbers of a mobile phone)
Facsimile: +44 (0)207 964 1001
Email: complaint.info@financial-ombudsman.org.uk
Website: 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 Citizens Advice Bureau

Compensation Scheme

In the unlikely event that Chubb 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, 10th Floor, Beaufort House, 15 St. Botolph Street, London, EC3A 7QU
Telephone: 0800 678 1100
Email: enquiries@fscs.org.uk
Website: www.fscs.org.uk

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ACE has acquired Chubb, creating a global insurance leader operating under the renowned Chubb name.
ACE European Group Limited registered number 1112892 registered in England & Wales with registered office at 100 Leadenhall Street, London EC3A 3BP. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Full details can be found online at <https://register.fca.org.uk/>