



High Street
Upper Dean
Huntingdon
Cambs
PE28 0ND

☎ 01234 708260
E-mail: office@ewls.org.uk

Head Teacher: Mrs Lisa Virnuls



STATEMENT TO PARENTS/CARERS ON INSURANCE COVER

- Where a young person is injured or their personal property damaged by an accident resulting from the negligence of the Borough Council, its employees, or any voluntary helper, a legal claim for damages can be made against the Borough Council. The Borough Council has insurance cover to meet such proven claims.
- If the accident was not due to the negligence of the Borough Council, its employees or voluntary helpers, then you cannot be compensated by the Borough Council. You may, however, be able to make a claim on a third party involved in the accident, for example, a motorist.
- The Borough Council does not provide Personal Accident Insurance cover for young persons (except those attending the Blue Peris Mountain Centre) and you may wish to consider providing Personal Accident Insurance Cover for your child, unless the information to parents indicates that the school has made provision. Most insurance companies can provide cover.
- If your child is going on a school visit or journey, the above advice still applies, but the school may have provided additional insurance cover. If additional insurance cover has been provided, the details are shown below. If you are not satisfied with the extent of the cover provided, you can provide additional insurance for your child.

Details of additional insurance cover

Zurich Municipal School Journey Policy Number SJ-18U010-0006 (details attached)



SUMMARY OF COVER – SCHOOL JOURNEY POLICY (adjustable)

Policy Number: SJ-18U010-0006
 Insurer: Zurich Municipal
 Policyholder: Bedford Borough Council
 Period of Insurance: From: 01 April 2016 To: 31 March 2017

This is a summary of the significant features, benefits and limitations of the cover by Zurich Municipal's School Journey policy. The full terms, conditions and exclusions are shown in the Policy Document, which can be obtained from Zurich Municipal.

Type of insurance and cover

The Policy provides indemnity against specified risks of cancellation, personal accident, medical, personal effects and legal liability related expenses.

Significant features and benefits

Insurance is provided for each individual member of a School Journey party (an "Insured") who is either involved in full-time education or a teacher or other adult not over 65 years of age.

This Policy covers any trip or excursion not exceeding 31 days in duration (including exchange visits and work experience placements) approved by the Policyholder involving travel outside the school boundaries but excluding trips or excursions where insurance is provided as a part of the package price. This Policy also includes Winter Sports (see below for extent of cover).

The policy cover will run from the time of assembly of the School Journey party prior to departure until dispersal on return including direct travel to and from home. In respect of Cancellation and Other Expenses cover commences on the date that the first deposit is made.

Insurance is provided against the following major events:

Event:	Limit:
Cancellation	£1,000 any one Insured
Medical and Associated expenses	£1,000,000 any one Insured
Personal Accident	
Death	£20,000 (aged 18 and over), £7,500 (aged under 18)
Permanent or total disablement	£20,000
Permanent partial disablement	Up to £12,000
Permanent facial disfigurement	£2,000
Loss/damage to teeth/dentures	£500
Temporary total disablement not exceeding 104 weeks	£20 per week (aged 18 and over), £5 per week (aged under 18)
Personal Effects and Money	
Any one article/set of articles	£250
All money	£400 any one Insured
All money in custody of responsible adult	£2,500
All property	£1,500 any one Insured
Legal Liability	
Injury or Property damage	£5,000,000 any one occurrence
Pollution and Contamination	£5,000,000 any one period of cover

Winter Sports (Limited Cover)

Ski-ing, ski walks, the use of ski-bobs and toboggans and skating (to a standard appropriate to the Insured's experience and training as judged by qualified instructors) including transit by lifts and recognized paths under the supervision of a qualified instructor /or teacher. Unaccompanied use of nursery ski slopes or skating with the consent of a qualified instructor is also allowed.

Winter Sports (Full cover – Adults only)

Ski-ing including off-piste, ski walks, skating and the use of ski-bobs and toboggans including transits by lifts without supervision it being understood that the Insured is a qualified adult by training/experience to engage in such activities unaccompanied.

Note: the scope and extent of Winter Sports cover is governed by the payment in respect of each Insured of the appropriate additional premium rate for Limited or Full cover (as above). Premium rates are published separately.

Significant or unusual exclusions or limitations

Excess

The first £15 of any claim for most aspects of cover under Cancellation, Personal Effects and Medical Expenses.

Activities excluded

- Motor-cycling, racing of any kind other than on foot, or air travel other than as passenger in a licensed passenger carrying aircraft

General Insurance Exclusions

- Intoxication of or the illegal use of drugs by any Insured or deliberate exposure to unnecessary danger (except in an attempt to save human life) or sexually transmitted disease
- Any Insured undertaking a School Journey against medical advice
- Any loss directly or indirectly arising out of, contributed to by, or resulting from actual, threatened, feared or perceived use of biological, chemical, radioactive or nuclear agent, material, device or weapon
- Ionising radiation or contamination by radioactivity
- War invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power
- Pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds

Special conditions

- o There are a number of obligations on the Insured relating to disclosure of information at the time of booking the trip and to their conduct in the event of a claim.
- o There are conditions about required standards of proficiency for participation in hazardous activities, and conditions about safety equipment for use with water based activities

Claim notification

If you want to make a claim, please contact the Policyholder at their address. Claims are to be notified as soon as possible, with full details to be provided within 30 days of the claim (7 days in respect of riot or malicious damage) including supporting evidence in writing. The Police must be notified as soon as possible in the event of theft or malicious damage.

Cancellation Rights

This policy does not entitle you to a cooling-off period.

Complaints Procedure

We want to provide a first class service. If you have any cause for complaint you should, in the first instance, contact either the Policyholder or Zurich Municipal on 0870 2418050. Please quote the details of your policy (your surname and initials, policy number, departmental reference, etc).

If you remain dissatisfied with the response, we will refer your complaint to our Customer Relations Team for a separate review. They will notify you once they receive your complaint and will provide you with a final response when they have completed their inquiries.

If we are unable to resolve your complaint to your satisfaction within 8 weeks, or if we have provided you with a final decision letter, you may be able to refer your complaint to the Financial Ombudsman Service (FOS). This is a free and impartial service.

The FOS can be contacted on 0845 080 1800 or emailed at complaint.info@financial-ombudsman.org.uk