

# Synopsis of cover for educational visits / school journey insurance

*Period of Cover 1 April 2019 - 31 March 2020*

*Insurer - AIG policy number 0010628090*

*Policy Excess - nil*

*The following is a brief synopsis of the travel insurance maintained for Schools (that opt into the Authority's Insurance and Risk Management Package), Youth Centres and the Music Service.*

## **Personal Accident**

Provides lump sum compensation following a fatal accident covered by the policy  
Death and Permanent Total Disablement - **£60,000 (limited to £10,000 under 18 years)** Death, loss of limbs, eyes, speech and hearing - **£60,000**

## **Medical and Emergency Travel Expenses, Rescue and Assistance and Repatriation**

Provides for costs arising in the event of illness, injury or death during an insured trip, for emergency medical assistance and (if medically necessary) air ambulance rescue following illness or injury and for travel advice and assistance – **Unlimited**

## **Overseas Legal Expenses**

Provides legal expenses allowing an insured person to pursue a claim for damages and/or compensation against a third party who has caused them bodily injury, death or illness during an insured trip - **£50,000**

## **Personal Liability**

Indemnifies an insured person for any legal liability they incur during an insured trip which results from bodily injury, sickness and disease or accidental loss or damage to the property of any person - **£2,000,000**

## **Personal Property**

Provides cover for property owned by or in the custody or control of an insured person if it is lost, stolen or damaged during an insured trip - **£2,500 (single article limit £1,500)**

## **Money**

Cover for cash and travellers cheques lost or stolen during an insured trip - **£1,000 Per person - Increased to £2,500 whilst in the custody or control of the group leader**

## **Cancellation, Curtailment, Travel Disruption, Replacement Expenses**

Provides cover for travel and accommodation expenses that have been paid or are due to be paid under a contract and cannot be reclaimed if a trip is cancelled cut short or altered - **£50,000 total per trip - £5,000 (per person)**

## **Travel Delay**

**£25 per hour up to £150** per person where delay is in excess of 4 hours caused by strike, breakdown or weather conditions

## **Hi-Jack and Kidnap**

Provides cover for forcible or illegal detention as a result of Hi-jack

## **Winter Sports**

Ski Passes up to **£250**

Ski Hire - **£250 (£25 per day)**

Piste closure - **£250 (£25 per day)**

### **Significant Exclusions**

War within the insured person's country of domicile

Persons over the age of 75

Persons travelling against the advice of a medical practitioner

Suicide or intentionally inflicting self-injury

Flying as a pilot

Any in-patient hospital treatment or emergency Repatriation expenses incurred without the approval of Insurers

Loss of personal property not reported to the police, transport carrier or other authority within 48 hours of discovery

### **In An Emergency**

If, in the opinion of the Party Leader, urgent medical advice or assistance is required

contact:- **24 hour Assistance** - +44 (1)1273 552922

**Website** –www.mylifeline.co.uk

When contacting the emergency Helpline please make sure you have the following information available

The name of the Group Policyholder, School and policy number

The telephone number where an Insured person can be contacted

The insured person's address abroad

The nature of the emergency or the assistance required

Please remember

Any person travelling who has a pre-existing medical condition needs to adhere to the terms and conditions prior to travel in order to ensure medical cover is fully operative during the trip (see note below).

The teacher/leader should always carry this Summary and a copy of the Lifeline Assistance card with them

Keep a separate record of the telephone and email address

Give details to a travelling friend, relative or colleague just in case they are unable to make the call themselves

Foreign and Commonwealth Office 0870 606 0290 (from UK) OR +44 (0)20 7008 0117 (from overseas)

### **Making a Claim on return**

Write or telephone: 01305 224137 - insurance@dorsetcouncil.gov.uk

Insurance and Risk Management, Corporate Resources, County Hall, Colliton Park, Dorchester, Dorset, DT1 1XJ

**Note: This is a brief synopsis of the cover provided, and details the maximum sums payable. Cover is subject to policy conditions, exceptions and lower limits of indemnity**

### **Pre-existing medical condition.**

DC insurance for educational visits does not have pre-existing medical condition exclusions, provided that the child/traveller is NOT travelling against medical advice and provided the trip is not intended for the purposes of obtaining medical treatment.

A letter is required from the relevant GP or consultant must be supplied to the Insurance and Risk Management Team in order it can be logged with the insurers prior to travel to note the medical condition and confirm that the child/traveller is fit to travel