

## 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 **London Borough of Havering** Off Site Activities Travel & Personal Injury Insurance Policy (the Policy) which can be found in the Group Policy document, Policy Number **51UK602062**. Cover is underwritten by ACE European Group Limited (ACE).

### Duration

This Policy is valid from **1 January 2016** until **31 December 2016** and any subsequent 12 month period for which ACE 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	Benefit Amount
<b>1. Medical</b>	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	£ Unlimited £50 per day up to £2,000 £1,000 £25,000 unlimited £10,000 £25,000
<b>2. Personal Belongings</b>	Personal Belongings Personal Belongings Delay	£2,500 £250
<b>3. Money</b>	Money Credit, Debit or Charge Card Misuse Emergency Replacement of Passport	£1,500 £1,000 £750
<b>4. Disruption</b>	Cancellation, Curtailment, Alteration to Itinerary and Replacement Travel Delay Missed Departure	£5,000 £1,000 £500
<b>5. Winter Sports</b>	Ski Hire, Ski Pass and Piste Closure	£200
<b>6. Personal Injury</b>	Death  Permanent Disabling Injuries Hospital Confinement	£25,000(reduced to £10,000 for persons under 16 years) £25,000 £25 per day up to £4,550
<b>7. Personal Liability</b>	Personal Liability	£2,000,000
<b>8. Overseas Legal Expenses</b>	Legal Expenses	£25,000
<b>9. Dental Injury</b>	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 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.

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

KEY: £ = GBP

**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.**

**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)
- 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 ACE 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 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:** PO Box 4511, Dunstable, LU6 9QA.  
**Telephone:** 0345 841 0059 (within UK only)  
**International:** +44 (0)141 285 2999  
**Facsimile:** +44 (0)1293 597323  
**Email:** [claims@acegroup.com](mailto:claims@acegroup.com)

#### **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, quoting your policy details:

**Postal Address:** PO Box 4510, Dunstable, LU6 9PZ  
**Telephone:** 0800 519 8026  
**International:** +44 (0)141 285 2999  
**Facsimile:** +44 (0)1293 597376  
**Email:** [customerrelations@acegroup.com](mailto:customerrelations@acegroup.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, quoting your policy details:

**Postal Address:** PO Box 4510, Dunstable, LU6 9PZ  
**Telephone:** 0800 519 8026  
**International:** +44 (0)141 285 2999  
**Facsimile:** +44 (0)1293 597376  
**Email:** [customerrelations@acegroup.com](mailto:customerrelations@acegroup.com)

#### **Financial Ombudsman Service**

If you are not satisfied following receipt of ACE'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 (free from most landlines, charges may apply from a mobile phone)  
+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](mailto:complaint.info@financial-ombudsman.org.uk)  
**Website:** [www.financial-ombudsman.org.uk](http://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 Competition Markets Authority 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). 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](mailto:enquiries@fscs.org.uk)  
**Website:** [www.fscs.org.uk](http://www.fscs.org.uk)