

School journey policy (including winter sports)

Summary of cover – Annual Policies

Policy number	
Insurer	Zurich Municipal
Policyholder	
Period of Insurance	From: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> To: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

This is a summary of the significant features, benefits and limitations of the cover by Zurich Municipal's School Journey policy (including winter sports). The policy itself should be referred to for the full terms, definitions, conditions and exclusions. This may be obtained from Zurich Municipal.

Type of Insurance and Cover

The policy provides specified indemnity and benefits associated with journeys for educational purposes and approved by the Policyholder.

Insurance applies to each individual pupil or teacher member of a school journey party (an "Insured") who is involved in full-time education, or adult helper or child accompanying them, authorised by the Policyholder.

The maximum age is 70 years.

The policy covers any trip or excursion not exceeding 31 days in duration (including exchange visits and work experience placements and winter sports trips) approved by

the Policyholder. **Trips that have also been insured automatically as part of a package travel arrangement are not eligible.**

For winter sports, two levels of cover apply according to age, experience, supervision and range of activities – see section below.

Day trips (no overnight stay): cover starts when Insured leave the school boundaries, and return to them.

Overnight trips: cover starts when the Insured leave their normal place of residence until they return to it.

In respect of Cancellation insurance, cover commences on the date of the confirmed booking of the trip.

The Policyholder and Insured also benefit from Emergency Assistance services (see below, and page 3) via Zurich Travel Assistance.

Zurich Travel Assistance 24 hour helpline

+44 (0)1489 868 888 and **www.zurich.co.uk/travelassistance**

When calling for medical or travel assistance please have the following information available. Please note that all incidents or claims involving overseas in-patient hospital treatment, emergency repatriation, kidnap or political or natural disaster evacuation **MUST** be referred via this helpline.

- Nature of the emergency or assistance required
- Name of School, establishment or LEA (i.e. Policyholder) with policy number
- Name of Insured (person for whom help is required)
- Telephone number and address (abroad) where the Insured can be contacted, or those of the responsible adult acting on their behalf.

Significant features and benefits

The following is a summary of the main features of cover:

Event	Maximum Limit (per Insured unless stated otherwise)
Personal Accident Death, loss of sight/limb, hearing/speech (total) & permanent total disablement (from any occupation) Permanent partial disablement Temporary total disablement not exceeding 104 weeks (from any occupation): per week	(Death reduced to £10,000 aged under 16) Up to (aged under 16, from scholastic duty)
Overseas Medical Expenses Medical, travel & emergency repatriation expenses	£10,000,000
Search & Rescue Expenses Limit per event	
Personal Property Valuables, electronic items, audio or visual, hired winter sports equipment (not insured by hire centre) Any single article Excess	overall in all
Personal Money All money in custody of responsible adult Excess	
Electronic Business Equipment Excess	
Cancellation, Curtailment, Rearrangement & Replacement Expenses Limit per event Disruptive pupil expenses Travel delay (after 12 hours) Piste closure – insufficient snow	£50 per 12 hours (£250 max) £300
Kidnap Consultants' Costs Aggregate limit Excluded territories	£250,000 £500,000
Political & Natural Disaster Evacuation Event limit	
Legal Expenses	
Personal Liability	£5,000,000

Standard Extensions of Cover

(maximum limits as shown in the policy)

Personal Accident

- Dental injury expenses
- Funeral expenses following accidental death
- Benefit for permanent facial disfigurement
- Hi-jack & kidnap: cover continues for 12 months

Overseas Medical Expenses (etc)

- Premature childbirth
- Supplementary hospital expenses (on return to UK)

Personal Property

- Delayed baggage etc
- Passport or visa indemnity & assistance

Money

- Cover applies 72 hrs pre & post trip
- Emergency cash replacement

Cancellation (etc)

- Missed international connection & missed departure
- Replacement personnel expenses

Political & Natural Disaster Evacuation

- Emergency accommodation expenses

Assistance & Security Services

- See separate section below

Significant Exclusions (applying to the whole policy)

Age Limitation

- 70 years

Substance Abuse or Self-Injury

- Drug or alcohol abuse
- Suicide or self-injury

War

- Within the United Kingdom

Dangerous or Unsettled Areas

- Travel to destinations where at the time of booking or departure the F&CO advises against travel

Travel or Intention to Travel Against Medical Advice

- See separate note below

Excluded Activities

- Aerial pursuits (see policy)
- Caving (using caving equipment)
- Diving (using external breathing apparatus)
- Hiking, trekking or mountaineering (>3000m)
- Motor cycling
- Mountaineering or rock climbing (using ropes or guides)
- Racing of any kind (other than on foot)
- Water pursuits (jet skiing or white water rafting)
- Winter sports activity defined as Winter Sports – Advanced unless the Insured qualifies (see below).
- Any winter sports not defined as Winter Sports – Standard or Winter Sports – Advanced

Significant Exclusions (applying to specific sections of cover)

Personal Accident

- Sickness, disease or degenerative condition

Overseas Medical Expenses

- Medication known to be required
- Unapproved hospital treatment or repatriation

Personal Property

- Contact lenses & other fragile items

Personal Property/Money/Electronic Business E/Q

- Unattended vehicles (unless in locked compartment)

Cancellation (etc)

- Pre-existing circumstances (transport failure, strikes, natural catastrophe)
- Disinclination to travel

Kidnap

- Ransom payments
- Listed destinations

Political & Natural Disaster Evacuation

- Foreseeable costs: pre-existing circumstances

Personal Liability

- Claims brought in USA or Canadian courts

Winter Sports – Standard (any age)

Any winter sports activity comprising:

- a) skiing, snowboarding, curling, skating, the use of ski-bobs and toboggans all to a standard appropriate to the Insured Person's experience and training as judged by a qualified instructor
- b) transits by lifts and recognised paths to and from skiing, boarding or ski-bob pistes

all under the supervision of qualified instructors or teachers

- c) unaccompanied use of nursery ski slopes or skating with the consent of a qualified instructor.

Winter Sports – Advanced (>18 years old only)

- a) Skiing and snowboarding including off-piste
- b) skating and the use of ski-bobs and toboggans
- c) transit by lifts.

Only where the Insured Person is:

- i) 18 years of age or over; and
- ii) qualified by training and experience to engage in such activities; and
- iii) accompanied by a guide or instructor when skiing or snowboarding off piste.

Other Provisions

Conditions

- There are conditions about required standards of proficiency for participation in and supervision of hazardous activities, and conditions about safety equipment for use with water based activities.
- Safety helmets to be worn by all under-18s for winter sports.
- There are a number of obligations on the Insured relating to their conduct in the event of a claim, or for reporting of losses to the Police. Attention is also drawn to the guidance on travelling against medical advice.

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 including supporting information and assistance where we may require it. The Police must be notified within 24 hours in the event of theft or malicious damage.

Cancellation Rights

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

Our 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 intermediary who arranged the policy for you, or the branch that issued your policy. Please quote the details of your policy (your surname and initials, policy number, departmental reference, etc).

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.

You can telephone for free on:

0800 234 567 for people phoning from a "fixed line"
(for example, a landline at home)

0300 123 9 123 for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02

Or e-mail: complaint.info@financial-ombudsman.org.uk

The FOS will only consider your complaint if, at the time of notification, you are a consumer, a business employing fewer than 10 persons that has an annual turnover or balance sheet that does not exceed €2 million, a charity with an annual income of less than £1 million or a trustee of a trust with a net asset value of less than £1 million.

Following the Complaints Procedure does not affect your legal rights.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation should we be unable to meet our obligations. You may contact the FSCS on 0800 678 1100 or further information is available at www.fscs.org.uk

Law Applicable to this Contract

In the UK the law allows both you and us to choose the law applicable to the contract. This contract will be subject to the relevant law of England and Wales, Scotland, Northern Ireland, the Isle of Man or the Channel Islands depending upon your address stated in the schedule.

If there is any dispute as to which law applies it shall be English law. The parties agree to submit to the exclusive jurisdiction of the English courts.

How we use Personal Information

Zurich Insurance plc holds data in accordance with the Data Protection Act 1998. It may be necessary for us to pass data to other organisations that supply products and services associated with this contract of insurance. In order to verify information, or to prevent and detect fraud, we may share information you give us with other organisations and public bodies, including the Police, accessing and updating various databases.

If you give us false or inaccurate information and we suspect fraud, we will record this and the information will be available to other organisations that have access to the database(s). We can supply details of the databases we access or contribute to, on request.

Assistance and Security Services: Zurich Travel Assistance +44 (0)1489 868 888 & www.zurich.co.uk/travelassistance

Medical and Other Assistance

- 24 hour helpline
- Medical Staff for hospital/treatment referrals and advice
- Emergency medical supplies
- Air ambulance
- Direct billing with hospitals & clinics
- Emergency travel assistance for friends/relatives visiting sick/injured Insured
- Emergency cash advance
- Emergency message communication
- Lost ticket & baggage location
- Travel advice and on-line information
- Legal referral (English speaking lawyers)
- Rented vehicle return where Insured incapacitated.

Security Assistance

- Emergency response to life-threatening situations, kidnap, attack, missing persons etc
- Daily news subscription (worldwide threats and potential hotspots)
- Travel security advice website
- Travel safety and security briefings for higher risk destinations.

Important Notes: Passports, Travel Against Medical Advice & Compulsory Contacting of ZTA

Passports

We recommend that a copy of the passport header page be taken on a journey. Loss of passport is the most common mishap to befall UK travellers and a copy assists with emergency replacement.

Travelling or Intending to Travel against Medical Advice

In line with many travel insurance policies, this policy has an exclusion of "travel against medical advice".

We strongly recommend that if there is any doubt over a current or recent medical condition that the insured person visits their doctor to ensure they are fit to travel and are not invalidating their cover. This will help to avoid potential difficulties should the need to claim arise later for cancellation or sickness happening during the trip.

"Fit to travel" implies that during the trip the medical condition is unlikely to create the need for medical attention or other additional costs such as emergency evacuation or visit of a relative that would ordinarily qualify as a claim under the policy.

The insured person should obtain a written statement from their GP or other medical practitioner at most 7 days before the trip starts stating that they are fit to travel having regard to:

- the condition itself; and
- the following features of the trip: **destination, activities, duration, methods of travel**

The insured person should tell the medical professional that the required statement is for specific insurance purposes and that it may be relied upon to substantiate the validity of a claim should it later need to be made.

Where a trip is booked (incurring non-refundable expenses) a considerable time before the departure date, it is prudent to consider an additional earlier consultation with the medical professional to obtain a similar statement. This is in case a medical condition being experienced at the time of booking worsens to cause cancellation of the trip before departure, and the need for a Cancellation claim to be made.

Compulsory Contact of Zurich Travel Assistance

Please note that certain events for which assistance may be required or claims paid must be handled through ZTA:

- In-patient hospital treatment
- Emergency Repatriation Expenses
- Kidnap
- Political or Natural Disaster Evacuation



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Zurich Municipal is a trading name of Zurich Insurance plc.
A public limited company incorporated in Ireland. Registration No. 13460.
Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.
UK Branch registered in England and Wales. Registration No. BR7985.
UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.
Zurich Insurance plc is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. These details can be checked on the FCA's Financial Services Register via their website www.fca.org.uk or by contacting them on 0800 111 6768. Our FCA Firm Reference Number is 203093.

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