

# Summer Schools Insurance Summary

## Coverage details - Offsite Travel

Category	Off Site Activities Insured Persons
A	Any pupil enrolled at a Participating School
B	Any member of the teaching and support staff at a Participating School
C	Any adult who is acting in a supervisory capacity as a volunteer, assistant or helper and is authorised by the Participating School to undertake a Journey
D	Any Child other than as described in Category A who is authorised by the Participating School to undertake a Journey.
E	Any International Pupil or Associated Adult

### Offsite Activities Operative Time (Categories A-E)

Any organised trip undertaken by an Insured Person with the authorisation of the Participating School involving travel outside the designated school boundaries of the Participating School. In respect of trips of less than one day's duration cover shall be operative from the time of leaving the school boundaries until arrival back within the school boundaries. In respect of trips of more than one day's duration, cover is extended to include travel directly from the Insured Person's home address to the place of official assembly at the commencement of the trip and travel directly from the official place of dispersal to the Insured Person's home address upon completion of the trip.

Accidental bodily injury resulting in:	Categories A-E
Death	£50,000 reducing to £20,000 for under 16 years of age
Loss of Sight in one or both eyes	£50,000
Loss of Hearing in one ear	£12,500
Loss of Hearing in both ears	£50,000
Loss of one or more limbs	£50,000
Loss of Speech	£50,000
Permanent Total Disablement** (PTD)	£50,000
Permanent Partial Disablement	Not Insured
Temporary Total Disablement	Not Insured

<b>Temporary Partial Disablement</b>	Not Insured
<b>Excess Period</b>	N/A
<b>Benefit Period</b>	N/A

\*\*The basis of cover for Permanent Total Disablement is usual occupation for employees of the Insured. For pupils persons under the age of 16 and other Insured Persons the basis of cover is any and every occupation.

<b>Offsite Travel Coverages</b>		
<b>Benefit Description</b>	<b>Excess</b>	<b>Sum insured</b>
<b>Medical and Emergency Travel Repatriation &amp; Emergency Medical Evacuation Expenses (cover does not apply in own Country of Residence)</b>	N/A	Unlimited
Transportation of Personal Belongings to the United Kingdom &/or country of residence		£1000
<b>Personal belongings</b> Single Article Limit	N/A	£10,000 £2,500
<b>Money</b>	N/A	£5,000
<b>Cancellation, Curtailment, Change of Itinerary and Disruptive Pupil</b>	N/A	£10,000
<b>Travel Delay</b>	N/A	50 after for the first 4 hours, £50 for each complete 4 hours thereafter up to a maximum of £750
<b>Missed Departure</b>	N/A	Up to £1,000
<b>Hi-Jack and Kidnap and Ransom</b>  <b>Consultants Costs</b>	N/A	£300 per day up to a maximum of £25,000  Up to £250,000
<b>Personal Liability</b>	N/A	£5,000,000
<b>Legal Expenses</b>	N/A	£50,000
<b>Dental Injury</b>	N/A	Up to £1,000

Maximum Benefit any one Insured Person	
Death and Capital Sums:	£50,000
Temporary Total Disablement:	Nil
Temporary Partial Disablement:	Nil

Maximum Accumulation Limits	
Any One Aircraft:	£5,000,000
Any One Accident:	£5,000,000

## Endorsements

International Pupil Course Fees Endorsement
<p><b>Cancellation</b></p> <p>If <b>You</b> or the <b>Insured Person</b> are forced to cancel an <b>Insured Journey</b> as a direct and necessary result of any cause outside <b>Your</b> or the <b>Insured Person(s)</b> control We will reimburse <b>You</b> or the <b>Insured Person</b> for all non returnable deposits advance payments and other charges paid or due to be paid by <b>You</b> or the <b>Insured Person</b> for travel, accommodation and summer school course fees in respect of the <b>Insured Journey</b> up to the sum insured shown in the Schedule subject to a maximum payment of £50,000 in the aggregate in respect of any one incident or <b>Insured Journey</b></p> <p><b>Curtailement</b></p> <p>If <b>You</b> or the <b>Insured Person</b> are forced to cut short an Insured Journey as a direct and necessary result of any cause outside <b>Your</b> or the <b>Insured Person(s)</b> control <b>We</b> will reimburse <b>You</b> or the <b>Insured Person</b> up to the sum insured shown in the Schedule for all non-returnable deposits advance payments and other charges paid or due to be paid by <b>You</b> or the <b>Insured Person</b> for travel, accommodation and summer school course fees in respect of the <b>Insured Journey</b>.</p> <p><b>Change of Itinerary</b></p> <p>If following departure <b>You</b> or the <b>Insured Person</b> are forced to alter pre-booked travel arrangements in connection with an <b>Insured Journey</b> as a direct and necessary result of any cause outside <b>Your</b> or the <b>Insured Person(s)</b> control <b>We</b> will reimburse <b>You</b> or the <b>Insured Person</b> for the reasonable additional costs of travel, accommodation and summer school course fees.</p>