

APPENDIX 3 – COVER REQUIREMENT SPECIFICATION

School Journey Cover

Insured persons

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| Category A | Any pupil enrolled at a participating establishment |
| Category B | Any employee of a participating establishment |
| Category C | Any adult acting in a supervisory capacity as a volunteer, assistant or helper and is authorised by the participating establishment |
| Category D | Any child other than in (a) above who is authorised by the participating establishment to undertake a trip |

Operative time

Whilst an insured person is undertaking an organised trip (including exchange visits and work experience placements) with the authorisation of the participating establishment and involving travel outside the boundaries of the participating establishment's premises.

Cover commences from the time of departure from the insured person's place of residence or the boundaries of the participating establishment's premises, whichever is left last, until arrival back at the insured person's place of residence or the participating establishment's premises, whichever is reached first upon completion of the trip.

A trip will not include travel outside the boundaries of the participating establishment's premises from one site to another where the participating establishment has a split site or campus.

A trip will include travel undertaken solely by employees whilst on the business of the group policyholder but will not include travel by other authorised adults unless it is for the purpose of assessing or managing future trips to be undertaken by pupils.

Cover for cancellation (Benefits B 7 & 8) commences when the trip is booked during the period of insurance. Cover under all other sections of the policy commences when the insured person departs for a trip during the period of insurance.

Benefits A

	<u>Desirable Sum Insured</u>
(1) Death	£100,000
(2) Loss of sight in one eye or loss of one limb	£100,000
(3) Loss of sight in both eyes or loss of limbs (two or more), or loss of sight in one eye and loss of one limb	£100,000
(4) Loss of speech	£100,000
(5) Loss of hearing in both ears	£100,000
(6) Loss of hearing in one ear	25% of (5)
(7) Permanent partial disablement	up to £100,000
(8) Temporary total disablement Deferment period NIL Benefit period 52 weeks	£50 per week
(9) Hospitalisation - payable for up to 182 days	£50.00 per day
(10) Dental treatment	Up to £1,500
(11) Accident medical expenses incurred in connection with a valid claim	Up to £15,000

Benefits B

	<u>Desirable Sum Insured</u>	<u>Excess</u>
(1) Medical, hospitalisation & emergency travel expense	Unlimited	Nil
(2) Repatriation expense	Unlimited	Nil
(3) On-going medical treatment	Up to £10,000	Nil
(4) Emergency travel expenses in UK	Up to £10,000	Nil
(5) Assistance	Unlimited	
(6) Search & rescue	Up to £25,000	Nil
(7) Cancellation, curtailment, disruption, replacement & missed departure	Up to £5,000	Nil
(8) Travel delay	£25 per hour (maximum £150)	4 hours
(9) Personal property	Up to £2,500	Nil
(10) Money	Up to £1,000	Nil
(11) Winter sports – Ski Hire	Up to £250	Nil
Ski pass	Up to £250	Nil
Piste Closure	Up to £250	Nil
(12) Legal expenses	Up to £50,000	Nil
(13) Personal Liability (Limit of Liability)	£5,000,000	Nil
(14) Hi-jack, kidnap, ransom consultants costs or hostage	Up to £15,000	Nil
(15) Political evacuation	Up to £50,000	Nil

Benefits C Crisis Management £50,000

Benefits D Second Opinion Medical Service

Personal Accident Cover

Insured persons

Category A Any pupil enrolled at a participating establishment

Category B Any adult acting in a supervisory capacity as a volunteer, assistant or helper and is authorised by the participating establishment

Operative Time

Category A When the insured person is within the boundaries of the participating establishment's premises with the permission of the participating establishment including travel directly to and from the insured person's home address and the participating establishment.

Category B Whilst supervising pupils when they are walking, or travelling by other means, in an organised group directly to and from their home address, or point of assembly, and the participating establishment.

Benefits

	<u>Desirable Sum Insured</u>
(1) Death	£100,000
(2) Loss of sight in one eye or loss of one limb	£100,000
(3) Loss of sight in both eyes or loss of limbs (two or more), or loss of sight in one eye and loss of one limb	£100,000
(4) Loss of speech	£100,000
(5) Loss of hearing in both ears	£100,000
(6) Loss of hearing in one ear	25% of (5)
(7) Permanent partial disablement	up to £100,000
(8) Temporary total disablement Deferment period NIL Benefit period 52 weeks	£50 per week
(9) Hospitalisation - payable for up to 182 days	£50.00 per day
(10) Dental treatment	Up to £1,500
(11) Accident medical expenses incurred in connection with a valid claim	Up to £15,000