

# School journey policy (including winter sports)

## Summary of cover

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Policy number SJ -05AC05-0025

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Insurer Zurich Municipal

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Policyholder Somerset County Council

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Period of Insurance From 

0	1	0	4	2	0	1	8
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 To 

3	1	0	3	2	0	1	9
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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).

### [Zurich Travel Assistance 24 hour helpline](#)

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

<b>Event</b>	<b>Maximum Limit</b> (per Insured unless stated otherwise)
<b>Personal Accident</b>	
Death, loss of sight/limb, hearing/speech (total) & permanent total disablement (from any occupation)	£25,000 (Death reduced to £10,000 aged under 16)
Permanent partial disablement	Up to £25,000
Temporary total disablement not exceeding 104 weeks (from any occupation): per week	£100 (£25 aged under 16, from scholastic duty)
<b>Overseas Medical Expenses</b>	
Medical, travel & emergency repatriation expenses	£10,000,000
<b>Search &amp; Rescue Expenses</b>	
Limit per event	£50,000
	£100,000
<b>Personal Property</b>	
Valuables, electronic items, audio or visual	£2,500 overall
Any single article	£750 in all
Excess	£500
	£50
<b>Personal Money</b>	
All money in custody of responsible adult	£500
Excess	£2,500
	£50
<b>Electronic Business Equipment</b>	
Excess	£1,500
	£100
<b>Cancellation, Curtailment, Rearrangement &amp; Replacement Expenses</b>	
Limit per event	£3,000
Disruptive pupil expenses	£50,000
Travel delay (after 12 hours)	£3,000
Piste closure – insufficient snow	£50 per 12 hours (£250 max)
	£300
<b>Kidnap Consultants' Costs</b>	
Aggregate limit	£250,000
Excluded territories	£500,000
	Afghanistan, Colombia, Iraq, Mexico, Nigeria, Pakistan, Somalia, Venezuela, Yemen.
<b>Political &amp; Natural Disaster Evacuation</b>	
Event limit	£5,000
	£50,000
<b>Legal Expenses</b>	
	£25,000
<b>Personal Liability</b>	
	£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.

#### Insurance Act 2015

The policy embraces the principles of the Insurance Act 2015 law reforms. It also incorporates a modification which has the aim to promote good customer outcomes, whereby in cases of non-deliberate or non-reckless non-disclosure or misrepresentation we will request any additional premium which may be required and pay subsequent claims in full rather than proportionately reducing subsequent claims payments.

#### 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 (ombudsman). This is a free and impartial service and you are entitled to contact the ombudsman at any stage of your complaint. For more information please contact the ombudsman directly or visit <http://www.financial-ombudsman.org.uk>.

You can telephone for free on:

**08000 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](mailto:complaint.info@financial-ombudsman.org.uk)

The ombudsman 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.

## 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](http://www.fscs.org.uk).

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

Please note that these services are supplied by third parties contracted to Zurich.

### 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 or 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 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 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



### **Zurich Municipal**

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](http://www.fca.org.uk) or by contacting them on 0800 111 6768. Our FCA Firm Reference Number is 203093.

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