

Personal Accident and Travel Insurance Policy for School Activities

Section 2

Personal Accident Specification (Part A of the Policy)

Policy Number:

Category: A

Insured Persons: Any Pupil of the Group Policyholder

Operative Time: Whilst within the designated school boundaries of the Group Policyholder and direct travel between the pupil's home address and the premises of the Group Policyholder.

**Benefit per Insured
Person per Event:**

Sum Insured

- | | |
|--|---|
| 1. Accidental Death: | £50,000 reducing to £20,000 in respect of Insured Persons aged under 16 |
| 2. Loss of Limb(s) (one or more) and/or Loss of Eye(s) (one or both): | £50,000 |
| 3. Permanent Total Disablement: | £50,000 |
| 4. Total Loss of Hearing (in both ears) and/or Total Loss of Speech: | £50,000 |
| 5. Total Loss of Hearing in one ear: | £12,500 |
| 6. Permanent Partial Disablement: | £50,000 |
| 7. Temporary Total Disablement: Benefit Period: Deferment Period: | Not Applicable |
| 8. Temporary Partial Disablement: Benefit Period: Deferment Period: | Not Applicable |
| 9. Emergency Dental Expenses: | Up to £500 |
| 10. Facial Disfigurement Benefit: | £500 |
| 11. Hospitalisation Benefit: | £350 per week up to 52 weeks |
| 12. Medical Expenses: | Up to 20% of amounts paid under Benefits 1 through 6, or 30% of amounts paid under Benefits 7 and/or 8 whichever is the greater amount, up to a maximum of £5,000 |

Personal Accident and Travel Insurance Policy for School Activities

Section 2

Personal Accident Specification (Part A of the Policy)

Policy Number:

Category: B

Insured Persons: Any person resident in the United Kingdom authorised by the Group Policyholder to undertake an **Insured Journey**.

Operative Time: Any trip authorised and organised by the Group Policyholder involving travel outside of the designated school boundaries.

For any trip commencing from the school, cover shall commence from the time of leaving the school boundaries until arrival back within the school boundaries or arrival back at the **Insured Person's** residence (whichever occurs first).

For any trip commencing from the **Insured Person's** residence, cover shall commence from the time of leaving the **Insured Person's** residence until arrival back within the school boundaries or arrival back at the **Insured Person's** residence (whichever occurs first).

Benefit per Insured Person per Event:

Sum Insured

- | | |
|--|---|
| 1. Accidental Death: | £50,000 reducing to £20,000 in respect of Insured Persons aged under 16 |
| 2. Loss of Limb(s) (one or more) and/or Loss of Eye(s) (one or both): | £50,000 |
| 3. Permanent Total Disablement: | £50,000 |
| 4. Total Loss of Hearing (in both ears) and/or Total Loss of Speech: | £50,000 |
| 5. Total Loss of Hearing in one ear: | £12,500 |
| 6. Permanent Partial Disablement: | £50,000 |
| 7. Temporary Total Disablement: Benefit Period: Deferment Period: | Not Applicable |
| 8. Temporary Partial Disablement: Benefit Period: Deferment Period: | Not Applicable |
| 9. Emergency Dental Expenses: | Up to £500 |
| 10. Facial Disfigurement Benefit: | £500 |
| 11. Hospitalisation Benefit: | £350 per week up to 52 weeks |
| 12. Medical Expenses: | Up to 20% of amounts paid under Benefits 1 through 6, or 30% of amounts paid under Benefits 7 and/or 8 whichever is the greater amount, up to a maximum of £5,000 |

Personal Accident and Travel Insurance Policy for School Activities

Section 2

Travel Specification (Parts B to I of Policy)

Policy Number:

Category: A

Insured Persons: Any person resident in the United Kingdom authorised by the Group Policyholder to undertake an **Insured Journey**.

Operative Time: Any trip authorised and organised by the Group Policyholder involving travel outside of the designated school boundaries.

For any trip commencing from the school, cover shall commence from the time of leaving the school boundaries until arrival back within the school boundaries or arrival back at the **Insured Person's** residence (whichever occurs first).

For any trip commencing from the **Insured Person's** residence, cover shall commence from the time of leaving the **Insured Person's** residence until arrival back within the school boundaries or arrival back at the **Insured Person's** residence (whichever occurs first).

Benefit per Insured Person per Journey:

| Part | <i>up to a maximum of</i> |
|--|---|
| B. Overseas Medical Expenses, Emergency Repatriation Expenses and Travel Expenses | |
| Coverage: | Unlimited |
| Excess: | £Nil |
| C. Chubb Assistance: | Included in Part B Overseas Medical Expenses, Emergency Repatriation Expenses and Travel Expenses Coverage |
| D. Personal Property Coverage: | £3,000 |
| Single Article Limit: | £1,000 |
| Delayed Personal Property: | £1,000 |
| Passport Indemnity: | £1,000 |
| Excess: | £Nil |
| E. Money Coverage: | £2,000 |
| Cash Limit: | £1,000 |
| Excess: | £Nil |
| F. Cancellation, Curtailment, Rearrangement and Replacement Expenses Coverage: | £10,000 |
| Travel Delay: | £300 |
| Excess: | £Nil |
| G. Hi-jack/Kidnap Coverage: | £250 per day |
| H. Legal Expenses Coverage: | £50,000 |
| I. Personal Liability Coverage: | £5,000,000 |