



Personal Accident/Travel – Educational Excursions

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|----------------------------|----------------------------------|
| Insurer | ACE Europe |
| Insurer Policy No | 53UK473711 |
| Period of Insurance | 1st April 2019 - 31st March 2020 |

EDUCATION DEPARTMENT & SOCIAL WORK DEPARTMENT

Personal Accident

Benefit Scale for Educational Excursions/Trips within the UK are as follows:-

| | Adults | Participants |
|---|---------------|---------------------|
| death | £20,000 | *£10,000 |
| loss of one or more eyes or limbs | £20,000 | *£20,000 |
| permanent total disablement from usual occupation | £20,000 | *£20,000 |
| temporary total disablement from usual occupation (limited to a maximum of 104 weeks) | £50 weekly | * Nil |
| temporary partial disablement | £25 weekly | * Nil |

Insured Persons

All Employees, Organisers, Participants, Members and others permitted by the Insured

All persons participating in Work Experience

*Reduced benefits if participants are under 18 years of age

Travel

| | | |
|--|-----------------|---|
| Medical Expenses | £10,000,000 | (outwith UK only) |
| Cancellation | £ 5,000 | |
| Baggage | £ 1,500 | (£500 single item limit) |
| Money | £ 1,000 | Increased to £1,500 when adult Holds money |
| Personal Liability | £ 2,000,000 | |
| Funeral Expenses resulting from Accidental Death | £ 7,500 (up to) | |

Insured Persons

Any employee, participant or pupil

Excess

£15 in respect of Medical, Baggage, Money and Disruption

Territorial Limits

Worldwide

Operative Time

Any trip in connection with the official excursion out with the School grounds or Council premises

This is a summary document only. Please refer to the policy document for the exact cover, terms, exceptions and conditions of which you may wish to be aware or, in the absence of a policy document, please contact your Client Adviser.



Personal Accident

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|----------------------------|----------------------------------|
| Insurer | ACE Europe |
| Insurer Policy No | 53UK473709(C) |
| Period of Insurance | 1st April 2019 - 31st March 2020 |

Insured Risks & Benefits

| Accidental bodily injury: | Employees | Others |
|--|--------------------|---------------------|
| Death | 5 x salary | * £50,000 |
| loss of one or more eyes or limbs | 5 x salary | * £50,000 |
| permanent total disablement from usual occupation | 5 x salary | * £50,000 |
| temporary total disablement from usual occupation (limits to a maximum of 104 weeks) | 50% weekly | * £250 |
| temporary partial disablement | 50% weekly | * £125 |
| * Volunteers Additional Benefits | | |
| Death & Capital Benefits | £50,000 | |
| Temporary Total Disablement | £50 weekly benefit | (maximum 104 weeks) |

Insured Persons

Employees (subject to a minimum of £35,000 per employee)

Members & Magistrates, JPs on active roll, Member of Children's Panels, Parental Appeals Panels and 'Safeguarders'

Volunteers of the Insured

Territorial Limits

Worldwide

Operative Time

Occupational & Commuting

Policy Limits

| | |
|------------------------|-------------|
| Single Event Limit | £25,000,000 |
| Aircraft Limit | £ 5,000,000 |
| Non Scheduled Aircraft | £ 2,000,000 |
| Person Limit | £ 1,000,000 |

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