

North Ayrshire Council

Off-Site Activities Travel & Personal
Injury Insurance Group Policy

CHUBB®

Schedule of Benefits A

Off-Site Activities

Insured Persons

Category A: Any **Pupil** enrolled at a **Participating Establishment**.

Category B: Any member of the teaching and support staff at a **Participating Establishment**.

Category C: Any adult who is acting in a supervisory capacity as a volunteer, assistant or helper and is authorised by the **Participating Establishment** to undertake a **Journey**.

Category D: Any **Child** other than as described in Category A. who is authorised by the **Participating Establishment** to undertake a **Journey**.

Effective Time

Whilst an **Insured Person** is undertaking any **Journey** (including exchange visits and work experience placements) with the authorisation of the **Participating Establishment** involving travel outside the designated boundaries of the **Participating Establishment**.

A **Journey** will include travel undertaken solely by employees of the **Group Policyholder** 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 **Journeys** to be undertaken by **Pupils**.

For any trip commencing from the **Participating Establishment** cover commences from the time of leaving the designated boundaries at the start of the **Journey** until arrival back within the designated boundaries at the end of the **Journey**.

For any trip commencing from the **Insured Person's** place of residence cover commences from the time of leaving their place of residence at the start of the **Journey** until arrival back at their place of residence at the end of the **Journey**.

Benefit Description		Maximum Benefit Amount / Limit of Indemnity			
Section		Scale 1	Scale 2	Scale 3	Scale 4
1.	Medical				
A.	Medical Expenses	Unlimited	Unlimited	Unlimited	Unlimited
B.	In-patient Benefit outside the United Kingdom Benefit Period up to 40 days	£50 per day	£50 per day	£50 per day	£50 per day
C.	Supplementary Travel & Accommodation Expenses in the United Kingdom	Up to £1,000	Up to £1,000	Up to £1,000	Up to £1,000
D.	Supplementary Travel & Accommodation Expenses outside the United Kingdom	Up to £25,000	Up to £25,000	Up to £25,000	Up to £25,000
E.	Emergency Repatriation Expenses	Unlimited	Unlimited	Unlimited	Unlimited
F.	On-going medical treatment as an In-patient following Emergency Repatriation	Up to £20,000	Up to £20,000	Up to £20,000	Up to £20,000
G.	Search and Rescue	Up to £25,000	Up to £25,000	Up to £25,000	Up to £25,000
2.	Personal Belongings				
A.	Personal Belongings (Single Article Limit £1,000)	Up to £5,000	Up to £5,000	Up to £5,000	Up to £5,000
B.	Personal Belongings Delay	Up to £2,000	Up to £2,000	Up to £2,000	Up to £2,000
3.	Money				
A.	Money Coins and Bank Notes	Up to £3,000 Up to £2,000	Up to £3,000 Up to £2,000	Up to £3,000 Up to £2,000	Up to £3,000 Up to £2,000
B.	Credit, Debit or Charge Card Misuse	Up to £3,000	Up to £3,000	Up to £3,000	Up to £3,000
C.	Emergency Replacement of Passport	Up to £1,500	Up to £1,500	Up to £1,500	Up to £1,500
4.	Disruption*				
A.	Cancellation	Up to £10,000	Up to £10,000	Up to £10,000	Up to £10,000

B.	Curtailment & Alteration to Itinerary	Up to £10,000	Up to £10,000	Up to £10,000	Up to £10,000
C.	Replacement	Up to £10,000	Up to £10,000	Up to £10,000	Up to £10,000
D.	Travel Delay	Up to £200 (£1,000 if delayed over 24 hours and trip cancelled)	Up to £200 (£1,000 if delayed over 24 hours and trip cancelled)	Up to £200 (£1,000 if delayed over 24 hours and trip cancelled)	Up to £200 (£1,000 if delayed over 24 hours and trip cancelled)
E.	Missed Departure	Up to £500	Up to £500	Up to £500	Up to £500
*Aggregate Limit for this section per Group Journey is £100,000					
5.	Winter Sports				
A.	Ski Hire	Up to £200	Up to £200	Up to £200	Up to £200
B.	Ski Pass	Up to £75 per week (£200 maximum)			
C.	Piste Closure	Up to £20 per day (£200 maximum)			
6.	Personal Injury				
A.	Death*	£25,000 (£20,000 for Insured Persons under 16 years old)	£50,000 (£20,000 for Insured Persons under 16 years old)	£75,000 (£20,000 for Insured Persons under 16 years old)	£100,000 (£20,000 for Insured Persons under 16 years old)
B.	Permanent Total Disablement	£25,000	£50,000	£75,000	£100,000
C.	Permanent Disabling Injuries	Up to £25,000	Up to £50,000	Up to £75,000	Up to £100,000
D.	Temporary Total Disablement Deferment Period Nil week(s) Benefit Period 104 week(s) Out of Pocket Expenses Deferment Period Nil week(s) Benefit Period 4 week(s)	£ 100 per week Up to £25 per week			
E.	Hospital Confinement Benefit Period up to 182 days	£50 per day	£50 per day	£50 per day	£50 per day
F.	Accident Medical Expenses	Up to £5,000	Up to £5,000	Up to £5,000	Up to £5,000
7.	Personal Liability	Up to £5,000,000	Up to £5,000,000	Up to £5,000,000	Up to £5,000,000
8.	Overseas Legal Expenses	Up to £50,000	Up to £50,000	Up to £50,000	Up to £50,000
9.	Dental Injury	Up to £1,000	Up to £1,000	Up to £1,000	Up to £1,000
10.	Serious Disruption				
A.	Hijack and Kidnap	£500 per day up to £25,000	£500 per day up to £25,000	£500 per day up to £25,000	£500 per day up to £25,000
B.	Evacuation, Alteration of Itinerary or Curtailment	Up to £50,000 per event Aggregate Limit £250,000	Up to £50,000 per event Aggregate Limit £250,000	Up to £50,000 per event Aggregate Limit £250,000	Up to £50,000 per event Aggregate Limit £250,000
C.	Payment or Loss of Extortion or Ransom Monies or Expenses	Aggregate Limit £250,000	Aggregate Limit £250,000	Aggregate Limit £250,000	Aggregate Limit £250,000
D.	Security Specialist Costs	Aggregate Limit £50,000	Aggregate Limit £50,000	Aggregate Limit £50,000	Aggregate Limit £50,000

11.	Crisis Management	Up to £75,000 per Crisis. Aggregate Limit £75,000			
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* £20,000 in respect of Insured Persons under the age of 16 years for all Scales

Schedule of Benefits B

On-Site Activities

Insured Persons

Category A: Any **Pupil** enrolled at a **Participating Establishment**.

Category B: Any member of the teaching and support staff at a **Participating Establishment**.

Category C: Any adult who is authorised by the **Participating Establishment** to act in a supervisory capacity as a volunteer, assistant or helper.

Effective Time

Category A & B: Whilst undertaking duties within the **Participating Establishment's** designated boundaries and including travel directly to and from the **Insured Person's** place of residence and the **Participating Establishment**.

Category C: Whilst undertaking the supervision of **Pupils** enrolled at a **Participating Establishment**, when they are walking, or travelling by other means, in an organised group, directly to and from their place of residence and the **Participating Establishment**.

Benefit Description		Maximum Benefit Amount / Limit of Indemnity			
Section		Scale 1	Scale 2	Scale 3	Scale 4
6. Personal Injury					
A	Death*	£25,000 (£20,000 for Insured Persons under 16 years old)	£50,000 (£20,000 for Insured Persons under 16 years old)	£75,000 (£20,000 for Insured Persons under 16 years old)	£100,000 (£20,000 for Insured Persons under 16 years old)
B.	Permanent Total	£25,000	£50,000	£75,000	£100,000
C.	Disablement Permanent Disabling Injuries	Up to £25,000	Up to £50,000	Up to £75,000	Up to £100,000
D.	Temporary Total Disablement Deferment Period Nil week(s) Benefit Period 104 week(s) Out of Pocket Expenses Deferment Period Nil week(s) Benefit Period 4 week(s)	£ 100 per week			
E.	Hospital Confinement Benefit Period up to 182 days	£50 per day	£50 per day	£50 per day	£50 per day
F.	Accident Medical Expenses	Up to £5,000	Up to £5,000	Up to £5,000	Up to £5,000
9.	Dental Injury	Up to £1,000	Up to £1,000	Up to £1,000	Up to £1,000

*£20,000 in respect of Insured Persons under the age of 16 years for all Scales