



## POLICY SUMMARY

The purpose of this Policy Summary is to help you understand the insurance by setting out the significant features, benefits, and limitations. You should still read the Group Policy document and Group Policy Schedule, which are available from the Group Policyholder, for a full description of the terms of the insurance, including the policy definitions and the operative policy sections, the period of insurance and the operative time. **This Policy Summary does not form part of the Group Policy document.**

### Insurance Provider

This insurance is provided by Chartis Insurance UK Limited (the Company).

### Group Policyholder

Hertfordshire County Council

## Purpose of the Insurance

### Off-Site Activities Insurance

The insurance is designed to provide protection for Insured Persons (pupils, teaching and support staff, adult volunteers, helpers and assistants) and other authorised children) of participating schools when they are on organised trips outside the designated school boundaries. This insurance provides cover as detailed under Section A and Section B in the Group Policy for accidental bodily injury resulting in death, loss of limbs and eyes, hearing and speech, emergency medical, dental treatment or hospitalisation; legal expenses; personal liability; cancellation, curtailment or rearrangement of your trip; damage to personal possessions and loss of your money during the trip.

### On-Site Insurance Extension (if the appropriate premium has been paid)

This extension to the policy is designed to provide protection for specified Insured Persons (pupils and employees) of the participating school when they are within the school boundaries and whilst travelling directly to and from home. This insurance provides cover as detailed under Section A in the Group Policy for accidental bodily injury resulting in death, loss of limbs and eyes, hearing and speech or hospitalisation and dental treatment.

## Operative Time of cover

### Off-Site Activities Insurance

Cover for cancellation under Section B4 of the policy starts as soon as the policy comes into force or when a trip is booked, whichever is later. Cover under the other sections starts from the time of leaving school until return for one day trips and for trips of more than one day from the time of leaving home on the first day until the time of reaching home on the last day.

### On-Site Insurance Extension

Cover is provided during the period of insurance whilst insured persons are within the designated school boundaries with the permission of the participating school and involved in activities in relation to their curriculum, occupation or assisting in such activities and also whilst travelling directly between home and school.

## Significant Product Features, Benefits and Exclusions

The cover provided is subject to certain terms, provisions, conditions and limitations. The table below sets out the significant features of the cover and the provisions, conditions, limits and exclusions that apply. To ensure the policy is suitable, you are advised to read the Group Policy wording which sets out all of the features, provisions, conditions and limitations.

The Significant Covers	Significant Features and Benefits	Provisions, Conditions, Limits and Exclusions	Policy Reference
<b>SECTION A PERSONAL ACCIDENT</b>		A child is any person under 18 years and an adult is any person over 18 years.  There is no cover for any Insured Person over the age of 75 years.	Cover details – Page 6  General Policy Definitions – Page 2  Specific Definitions applicable to this Section – Page 6
<b>Death by Accident</b> An amount of: £10,000 for a child £30,000 for an adult	Provides lump sum compensation following death resulting from an Accident.		
<b>Permanent Loss of Limbs</b> An amount of £30,000	Provides lump sum compensation following physical severance or permanent loss of use of a limb following injury resulting from an Accident.		

The Significant Covers	Significant Features and Benefits	Provisions, Conditions, Limits and Exclusions	Policy Reference
<p><b>Permanent Loss of Eyes, Speech and Hearing</b></p> <p>An amount of £30,000</p>	<p>Provides lump sum compensation following disablement caused by injury resulting from an Accident which causes total and permanent loss of sight, speech and hearing.</p>	<p>Loss of Hearing in one ear is restricted to £7,500</p>	
<p><b>Permanent Partial Disablement</b></p> <p>An amount up to £30,000</p>	<p>Provides lump sum compensation based on a set scale of percentages according to the degree of disability caused by injury resulting from an Accident.</p>	<p>Amounts based upon specific percentages of the total sum-insured payable for a lesser degree of disability</p>	
<p><b>Hospital Confinement</b></p> <p>An amount of £25 per day</p>	<p>Provides a daily sum of compensation if you are hospitalised due to injury resulting from an Accident.</p>	<p>You must be hospitalised as an inpatient for more than 24 hours before any payment will be made by us.</p> <p>We will not pay this daily sum for more than 182 days.</p>	
<p><b>Dental Treatment</b></p> <p>Up to £1,000</p>	<p>Provides cover for the costs incurred for treatment due to injury resulting from an Accident damaging your teeth.</p>	<p>There is no cover for dental treatment for a dental injury:</p> <p>caused by foodstuff whilst you are consuming it, using precious metals other than for the replacement or repair of bridgework, artificial teeth, crown or dentures to a similar type or quality,</p> <p>not apparent within one week or claimed within 30 days of the Accident which caused the damage.</p>	
<p><b>SECTION B1.1, B1.2 &amp; B1.3 Medical and Emergency Travel Expenses, Rescue Expenses and Assistance</b></p> <p>An unlimited amount</p>	<p>Provides cover for costs arising in the event of illness, injury or death during a Trip outside the United Kingdom, for medical assistance and, if medically necessary, air ambulance, rescue following illness or injury and for travel advice and assistance.</p>	<p>There is no cover:</p> <p>When travelling against the advice of a medical practitioner or if the purpose of a trip is to receive medical treatment or advice,</p> <p>as a result of the use of non-prescribed drugs, which cannot be legally obtained from a pharmacy,</p> <p>as a result of suicide, attempted suicide or self-inflicted injury.</p>	<p>Cover details – Pages 8 &amp; 9</p> <p>Specific Definitions applicable to these Sections – Page 8</p>
<p><b>SECTION B1.4 Search &amp; Rescue</b></p> <p>Up to £25,000 but not exceeding £100,000 for all insured persons as a result of any one event and not exceeding £250,000 during any one Period of Insurance</p>	<p>Provides cover for costs incurred by Lifeline Assist or levied by recognised rescue or police authorities in searching for an Insured Person who is reported missing and is known or believed to be, or is in danger of suffering injury or illness.</p>	<p>The Insured Person must not knowingly endanger their life or that of another Insured Person.</p> <p>Arrangements for search and rescue must be made with the involvement of Lifeline Assist.</p>	<p>Cover details – Page 9 &amp; 10</p>
<p><b>SECTION B1.5 Legal Expenses</b></p> <p>Up to £50,000</p>	<p>Provides cover for costs allowing an Insured Person to pursue a claim for damages and/or compensation against a third party, who has caused them injury, death or illness during a Trip.</p>	<p>There is no cover for:</p> <p>legal expenses incurred in the defense against any civil claim or legal proceedings made or brought against an Insured Person, fines or other penalties imposed by a court of criminal jurisdiction,</p> <p>legal expenses in connection with any criminal act deliberately or intentionally committed by an Insured Person,</p> <p>legal expenses incurred in pursuing any claim against any travel agent, tour operator, insurer, or their agents,</p> <p>any claim or circumstance notified more than two years after the incident</p>	<p>Section B1.5 cover details – Page 10</p> <p>Specific Definitions applicable to this Section – Page 10</p>

The Significant Covers	Significant Features and Benefits	Provisions, Conditions, Limits and Exclusions	Policy Reference
SECTION B1.5 Legal Expenses (Continued)		from which the cause of action arose, for legal expenses incurred by an Insured Person making a claim against the Group Policyholder, a Policyholder, the Company or any organisation or person involved in arranging this insurance.	
SECTION B1.6 Personal Liability  Up to £2,000,000	Indemnifies an Insured Person for any legal liability they incur during a Trip which results from bodily injury, sickness and disease or accidental loss or damage to the property of any person.	<p>There is no cover:</p> <ul style="list-style-type: none"> <li>for bodily injury to, or sickness or disease of, any person who is under a contract of employment, service or apprenticeship with the Group Policyholder or,</li> <li>for an Insured Person when injury results from their employment by the Group Policyholder or a Policyholder,</li> <li>for liability arising directly or indirectly by or through, or in connection with, any mechanically propelled vehicle, aircraft or watercraft,</li> <li>for liability arising directly or indirectly by or through or in connection with: <ul style="list-style-type: none"> <li>the ownership, possession or occupation of land, or buildings, immobile property or caravans other than occupying a temporary residence, any wilful, malicious or unlawful act, the carrying on of any trade, business or profession, any racing activity,</li> </ul> </li> <li>for accidental loss or damage to property belonging to, held in trust by, or in the custody or control of the Group Policyholder, or a Policyholder, or an Insured Person or any of their employees or any member of an Insured Person's family or household,</li> <li>liability attaching to the Group Policyholder or an Insured Person under an express term of any contract, unless liability would attach to any Insured Person whether the express term existed or not,</li> <li>liability for which payment should be more specifically claimed under any other contract of insurance in the name of the Group Policyholder, or an Insured Person,</li> <li>any claim where an Insured Person is insane or which results from an Insured Person being under the influence of or affected by drugs (other than drugs taken under the direction of a medical practitioner), alcohol, or solvents,</li> <li>any claim resulting from venereal disease, sexually transmitted diseases, Acquired Immune Deficiency Syndrome (AIDS) or any AIDS related condition.</li> </ul>	Section B1.6 cover details – Page 11

The Significant Covers	Significant Features and Benefits	Provisions, Conditions, Limits and Exclusions	Policy Reference
<p><b>SECTION B2</b> <b>Personal Property</b></p> <p>Up to £1,500</p>	<p>Provides cover for property owned by or in the custody or control on an Insured Person if it is lost, stolen or damaged during a Trip.</p>	<p>There is no cover for:</p> <p>breakage of fragile items, wear and tear or loss of money.</p>	<p>Section B2 cover details – Page 12</p> <p>Specific Definition applicable to this Section – Page 12</p>
<p><b>SECTION B3</b> <b>Money</b></p> <p>Up to £1,000 or £2,500 in respect of an adult group leader</p>	<p>Provides cover for cash and travellers cheques lost or stolen during a Trip.</p>	<p>There is no cover:</p> <p>for loss of cash in excess of £1,000,</p> <p>for credit card fraud unless all the terms and conditions of the card have been complied with.</p>	<p>Section B3 cover details – Page 12</p> <p>Specific Definition applicable to this Section – Page 12</p>
<p><b>SECTION B4</b> <b>Cancellation, Curtailment, Disruption, Replacement &amp; Travel Delay</b></p> <p>Up to £5,000 for cancellation, curtailment, disruption or replacement</p> <p>£25 per hour up to £150</p>	<p>Provides cover for travel and accommodation expenses that have been paid or are due to be paid under a contract and cannot be reclaimed if a Trip is cancelled, cut short or altered.</p> <p>Provides a payment if a trip is delayed for more than four hours.</p>	<p>There is no cover:</p> <p>for cancelling, cutting short or altering a Trip unless the reason is outside the control of the Group Policyholder, a Policyholder or an Insured Person,</p> <p>for claims resulting from the default of any provider (or their agent) of transport or accommodation and claims resulting from an Insured Person failing to follow the itinerary supplied,</p> <p>claims as a result of regulation made by any Public Authority or Government,</p> <p>claims as a result of the curtailment of a trip of a disruptive pupil are limited to 50% of the costs incurred,</p> <p>The maximum amount payable for all Insured Persons arising out of any one Trip is £50,000.</p>	<p>Section B4 cover details – Pages 12 &amp; 13</p> <p>Specific Definitions applicable to this Section – Page 13</p>
<p><b>SECTION B5</b> <b>Winter Sports</b></p> <p>Replacement ski hire – £20 per day up to a maximum of £200</p> <p>Ski Pass – up to £75 per week up to a maximum of £200</p> <p>Piste Closure - £20 per day up to a maximum of £200</p>	<p>Provides cover in the event of:</p> <p>Your skis being lost, broken or mislaid by an airline.</p> <p>You being unable to use your ski pass following an Accident, Illness or theft.</p> <p>You being unable to ski due to lack of snow.</p>	<p>There is no cover if the loss is not reported to the police within 48 hours.</p> <p>You must take reasonable precautions for the safety of your ski pass.</p>	<p>Section B5 cover details – Page 14</p> <p>Specific Definition applicable to this Section – Page 14</p>
<p><b>SECTION B7</b> <b>Hi-Jack, Kidnap for Ransom, Consultants Costs or Hostage</b></p> <p>£300 per day up to a maximum of £15,000 as a result of Hi-Jack, Kidnap or being taken Hostage</p> <p>Up to £50,000 in respect of Kidnap for Ransom Consultants Costs</p>	<p>Provides cover in the form of a daily benefit for forcible or illegal detention as a result of Hi-jack, Kidnap or being taken Hostage and a lump sum benefit for ransom consultants costs.</p>	<p>There is no cover:</p> <p>for fraudulent, dishonest or criminal acts of the Group Policyholder or Policyholder or Insured Person,</p> <p>for incidents within an Insured Person's permanent country of residence,</p> <p>for consultants costs where any kidnap for ransom occurs in Colombia, Iraq, Nigeria and the Philippines.</p>	<p>Section B7 cover details – Page 14</p> <p>Specific Definitions applicable to this Section – Page 14 &amp; 15</p>
<p><b>All Covers</b></p>	<p>The Company will not pay any claim which is directly or indirectly caused by or arising from:</p> <p>War, intentional self-injury: suicide or attempted suicide: any criminal/illegal act: flying as a pilot.</p>		

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## Lifeline Plus Assist

**Medical Emergency Service:** In the event of a medical emergency please telephone

**+44 20 8762 8326** (from outside the UK)

**020 8762 8326** (from within the UK)

at any time 365 days a year. Lifeline Plus Assist will give you advice and assistance in the event of any medically related emergency.

When contacting us please provide your name; state that you are covered under a policy issued to the Council shown as the Group Policyholder on this document, the name of your school; your location; your condition or symptoms and a telephone number where we can contact you.

Visit [www.mylifeline.co.uk](http://www.mylifeline.co.uk) for more information.

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## Law and Jurisdiction

The policy will be governed by the laws of England and will be subject to the exclusive jurisdiction of the English Courts

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## Period of Insurance

The Group Policy runs from the 30<sup>th</sup> September 2010 until the 29<sup>th</sup> September 2011 and any subsequent 12 month period agreed with the Company.

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## Right of Cancellation

Only the Group Policyholder or a Policyholder has rights of cancellation. No rights of cancellation exist for an Insured Person.

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## Claim Notification

Dependant on the claim, we will pay the participating school (also referred to as a Group Policyholder), an Insured Person, or the parent or legal guardian of an Insured Person if they are under 18 years of age.

Personal property and money claims can be made by contacting the Claims Concierge Service:

Telephone: +44 (0) 207 359 3433

E Mail: [lifelinebaggageclaims@chartisinsurance.com](mailto:lifelinebaggageclaims@chartisinsurance.com)

A claim can be made on the policy by contacting:

Accident & Health Claims Dept. Chartis Insurance UK Limited, 2-8 Altyre Road, Croydon, CR9 2LG

Telephone +44 (0) 845 602 9429 Monday - Friday 9.15 am to 5.00 pm

Facsimile: +44 (0) 20 8253 7569 E Mail: [A&H.Claims@chartisinsurance.com](mailto:A&H.Claims@chartisinsurance.com)

Please state that you are covered under a policy issued to the Council referred to as the Group Policyholder shown on this document, your school; the Policy Number (0010565515); your name and contact details along with name of the person to whom the claim relates.

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## Your Right to Complain

We will do all we can to make sure that you receive a high standard of service. If you are not satisfied with the service you have received, you should contact: one of the following:

If your complaint is not about a claim:

**The Customer Relations Manager** Chartis Insurance UK Limited 2-8 Altyre Road, Croydon, CR9 2LG,

Email: [uk.customer.relations@chartisinsurance.com](mailto:uk.customer.relations@chartisinsurance.com)

If your complaint is about a claim:

**The Accident & Health Claims Manager** Chartis Insurance UK Limited 2-8 Altyre Road, Croydon, CR9 2LG

To help us deal with your complaint quickly, please quote the name of the Council referred to as the Group Policyholder shown on this document, the Policy Number the Claim Number and the school/Insured Person's name.

We will do our very best to resolve any difficulty with you, but if we are unable to do this to your satisfaction you may be entitled to refer any dispute to the Financial Ombudsman Service who will review the case. The address is: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

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## Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our financial obligations. A claim under this contract of general insurance is covered for 100% of the first £2,000 and 90% of the remainder of the claim without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

**Financial Services Compensation Scheme** 7<sup>th</sup> Floor Lloyds Chambers, Portsoken Street, London, E1 8BN [www.fscs.org.uk](http://www.fscs.org.uk)

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This insurance is underwritten by Chartis Insurance UK Limited (FSA number: 202628) which is authorised and regulated by the Financial Services Authority. Registered in England: company number 1486260. Registered address: The Chartis Building, 58 Fenchurch Street, London EC3M 4AB. This information can be checked by visiting the FSA website ([www.fsa.gov.uk/register](http://www.fsa.gov.uk/register)). Chartis Insurance UK Limited is a member of the Association of British Insurers.