

**TRAVEL
INSURANCE SUMMARY**

FOR

BEAUMONT SCHOOL

Prepared by

**RSM Insurance Services
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INSURER : Aviva Insurance Ltd

POLICY : Travel

POLICY NUMBER : 100004555GPA

PERIOD : 12 months from 1st July 2016

SUMMARY OF COVER

Organised Trips

Insured Persons : Category A: Pupils enrolled at the School
 Category B: Teaching & support staff
 Category C: Any adult, authorised by the Insured, acting in a supervisory capacity as a volunteer, assistant or helper
 Category D: Any child, not enrolled but authorised to undertake trip

Operative Time : Any organised trip involving travel outside of the college boundaries.
 Including to and from home to assembly point and, in respect of trips of less than one day's duration, from the time of leaving school boundaries until return.

Benefits :

Death	£30,000 (£10,000 for under 18s)
Loss of one or more limbs	£30,000
Loss of one or both eyes	£30,000
Loss of Speech	£30,000
Loss of hearing in both ears	£30,000
Loss of hearing in one ear	£7,500
Permanent Total Disablement	£30,000
Permanent Partial Disablement	up to £30,000
Temporary Total Disablement (B&C only)	£50 per week up to 52 weeks
Medical/Emergency Travel Expenses	Unlimited
Repatriation Expenses	Unlimited
Dental Treatment	£1,000
Transportation of Personal Effects to UK	£1,000
On-going Medical Treatment	Up to £10,000

Missed departure	up to £5,000
Cancellation/curtailment	up to £5,000
Travel delay	£25 per hour (after 4 hours) up to £150
Personal Property	£ 3,000 (single article limit £1,500)
Money	£ 2,000
<u>Winter Sports</u>	
Ski Hire	£20 per day up to £300
Ski Pass	£75 per week up to £300
Piste Closure	£20 per day up to £300

Legal Expenses	£ 50,000
Personal Liability	£5,000,000
Search and rescue	up to £25,000
Hi-jack, Kidnap & Ransom	£300 per day up to £25,000
Hi-Jack consultation costs	up to £25,000

Excess: Nil

Accumulation Limits : Any one accident/aircraft £5M

Helplines :

Pre travel advice +44 (0) 1243 621 556

Claims 0800 051 6583

Emergency Medical Assistance +44 (0) 1243 621 066

Security Consultants +44 (0) 207 741 2074

(To be contacted immediately in the event of any circumstances which may give rise to a claim in respect of kidnap, ransom, hi-jack or evacuation)

ON SITE PERSONAL ACCIDENT

Insured Persons :

- Category A: Pupils enrolled at the school
- Category B: Teaching & support staff
- Category C: Any adult, authorised by the Insured, acting in a supervisory capacity as a volunteer, assistant or helper

Operative Time :

Category A&B: Whilst within the Insured's boundaries with the permission of the Insured, involved in activities relating to their studies, occupation or assisting in such activities and including travel to and from the insured's home address and the Insured's premises.

Category C: Whilst supervising pupils when they are travelling in an organised group directly from and to the Insured's premises.

Benefits :

Death	£30,000 (£10,000 for under 18s)
Loss of one or more limbs	£30,000
Loss of one or both eyes	£30,000
Loss of Speech	£30,000
Loss of hearing in both ears	£30,000
Loss of hearing in one ear	£7,500
Permanent Total Disablement	£30,000
Permanent Partial Disablement	up to £30,000
Temporary Total Disablement (B&C only)	£50 per week up to 52 weeks
Medical expenses	Up to 15% of capital benefit payment
Emergency Dental treatment	Up to £1,500
Hospitalisation	£50 per day up to one year

Business Reputation Up to £50,000
 (Public relations consultancy following accidental injury at your premises)

Crisis Containment Management

Reimbursement of Crisis Consultants fees and cost incurred as a direct result of a Crisis which starts during the period of insurance – Limit of Indemnity - £50,000 any one period of insurance.

Crisis – any decisive, unstable or crucial time in the insured’s affairs or business resulting from an event that:

(a) Has directly caused a material interruption

(b) Has the potential to cause imminent Financial Loss or Adverse Publicity.

For a claim to be considered the insured must give **immediate** notice to the insurers by telephoning the claims service on 0800 051 6583

Excess – 20% of the cost of each crisis

Main Policy Exclusions : Suicide or self injury
Criminal Acts
Flying as a pilot
Travel to countries against Government advice