

Education Activity Insurance

On & Off Site

Summary of Benefits

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BEST

This Summary of Benefits when read with the Summary of Cover provides a guide to the cover. Any specific changes to the standard terms in the Summary of Cover applicable to your scheme are summarised in this document.

Insured Buckinghamshire County Council

Insured Persons (1) All persons registered to attend activities or excursions that are approved and authorised by any participating establishments who have elected to participate in the scheme and on whose behalf a premium has been paid. Participants who are part taking in activities or excursions due to The Duke of Edinburgh Awards

(2) Persons attending any participating establishments administered by the Insured who have elected to effect cover and on whose behalf a premium has been paid

Operative Time (1) During any activity or excursion approved and authorised by and undertaken away from the premises of the participating establishment that the insured person is registered to attend. For work experience placements and activities or excursions including an overnight stay cover shall start from direct travel from the insured persons normal place of residence and shall continue until arrival back at the insured persons normal place of residence.
(2) Whilst the Insured person is on the premises of the participating establishment that they are registered to attend.

Period of Insurance For activities or excursions that commence between 1st September 2016 to 31st August 2017.

Policy Number PAGP0010101

PERSONAL ACCIDENT Applicable to Sections (1) and (2)

Benefits Levels that apply

Compensation payable in the event of accidental bodily injury resulting in:	Limit per person under 18	Limit per person 18 or over
Death	£5,000	£25,000
Loss of Limb or Limbs	£25,000	
Loss of Sight	£25,000	
Loss of Speech	£25,000	
Loss of Hearing in one ear	£6,250	
Loss of Hearing in both ears	£25,000	
Quadriplegia or Paraplegia	£25,000	
Permanent Total Disablement	£25,000	
Temporary Total Disablement	£5 per week	£50 per week
Deferment Period	0 Weeks	
Benefit Period	104 Weeks	
Permanent Partial Disablement per Continental Scale below	Included	
Hi Jack & Kidnap	£200 per day up to £5,000 maximum	
Funeral Expenses following death as a result of accidental bodily injury	£5,000	
Hospitalisation following accidental bodily injury	£50 per full 24 hours for up to 100 days	
Maximum Personal Accident Benefits		
Per Person	£25,000	
Per conveyance accident	£2,000,000	
Per Incident	£10,000,000	
Permanent Partial Disablement - Continental Scale	Non-Dominant	Dominant
Removal of Lower Jaw	30%	
Hip Knee Ankle	20%	20%
Big Toe	10%	10%
Other Toe	3%	3%
Shoulder or Elbow	20%	25%
Wrist or Thumb	15%	20%
Index Finger	10%	15%
Other Finger	6%	8%
Facial Disfigurement	10%	
Teeth and Dentures	2.5%	
Fractured Leg or Foot established non-union	20%	
Fractured Knee Cap established non-union	20%	
Shortening of leg by 3cm	15%	

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Applicable to Section (1) Only

TRAVEL		
Benefit Levels that apply		
MEDICAL AND OTHER EXPENSES (FOR JOURNEYS OUTSIDE THE UK)		
Medical Expenses and Emergency Travel Expenses agreed by CEGA	£5,000,000	
Funeral Expenses for burial outside of the UK	£5,000	
Hospitalisation outside of the UK	£50 per full 24 hours for up to 100 days	
Excluding Claims where the total cost incurred is less than £25		
PERSONAL PROPERTY AND MONEY		
Item	Limit per person under 18	Limit per person 18 or over
Personal Property (includes items owned or for which a person is responsible)	£1500 but Single Article Limit - £1000	
Damage to own Ski Equipment	£500	
Hire of Ski Equipment	£25 per day to £150 maximum	
Money (where an adult has custody of money for children, only the adult's limit will apply)	£400	£1000
Emergency Replacement Clothing/Toiletries	£500	
Accommodation/Travel to Replace Passport	£2,000	
Excluding Claims where the total cost incurred is less than £25		
CANCELLATION CURTAILMENT AND REARRANGEMENT EXPENSES		
Cancellation Expenses	£2,500 per person	
Curtailment	A proportionate payment up to the limit shown above	
Cover extended to any cause outside your control	No	
Piste Closure	£250	
Cover extended to include Redundancy	£250 per person	
Excluding Claims where the total cost incurred is less than £25		
REPLACEMENT PERSONNEL EXPENSES		
Replacement Personnel Expenses	£1,500 per person	
PERSONAL LIABILITY		
Limit of Liability	£2,000,000 per occurrence	
TRAVEL DELAY		
Payment per person for each complete 12 hours	£50	
Payment per person for each additional complete hour of delay	£5	
Maximum Total Payment per person	£150	
Reasonable emergency accommodation following missed international connection	£1,000	
LEGAL EXPENSES		
Limit of Indemnity	£25,000	

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Summary of Cover

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This document and the Summary of Benefits should be read together as a guide to the cover provided. Any agreed changes to the standard terms in this Summary of Cover will be reflected in the Summary of Benefits. It is however only a summary of the terms of cover and does not contain full details of the insurance policy terms, conditions and exclusions which are contained in the insurance policy itself.

You should refer to the policy document issued to your Local Authority, its policy schedule and any endorsements which apply for full details of the cover.

This insurance is underwritten by Ageas Insurance Limited, who are authorised and regulated by the Financial Conduct Authority

Type of Insurance Personal Accident and Travel Insurance

Period of Cover Unless otherwise stated, the policy will last for one year and will be renewable on an annual basis

PERSONAL ACCIDENT	
Significant Features and Benefits	Significant Exclusions or Limitations
The policy provides compensation for accidental injury that results in: DEATH LOSS OF LIMB LOSS OF SIGHT LOSS OF SPEECH LOSS OF HEARING PERMANENT TOTAL DISABLEMENT TEMPORARY TOTAL DISABILITY PERMANENT PARTIAL DISABILITY (optional – refer to Summary of Benefits)	The policy does not provide cover for injury or illness which arises from: • War or acts of terrorism • Suicide or self injury • Flying other than as a passenger in a licensed passenger aircraft • Service in any Armed Forces <u>(These exclusions apply to all sections of the policy)</u> Temporary disability benefits are payable for a maximum of 2 years In accordance with agreed scale
KIDNAP AND HIJACK BENEFIT £200 per person per day	Up to a maximum of £5,000 per person
FUNERAL EXPENSES (in country of residence)	Up to £5,000
HOSPITAL BENEFIT £50 per person per day	Subject to a maximum of 100 days

TRAVEL	
Significant Features and Benefits	Significant Exclusions or Limitations
MEDICAL AND OTHER EXPENSES Cover for emergency medical treatment or expenses incurred outside the UK during a trip Emergency Medical and Travel Expenses Reasonable funeral expenses outside the UK in the event of death up to £5,000 Emergency dental or optical expenses Hospital benefit of £50 a day for each day spent in a hospital outside the UK	No cover is provided for injury or illness caused by or arising from: • The use of non prescribed drugs • Childbirth/pregnancy unless within the first 36 weeks of the pregnancy • Travel undertaken against medical advice • War or acts of terrorism Medical or treatment expenses incurred after 104 weeks from the illness or injury are not covered Hospital benefit is payable for a maximum of 100 days

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TRAVEL continued	
Significant Features and Benefits	Significant Exclusions or Limitations
PERSONAL PROPERTY AND MONEY Cover for personal property and money lost, stolen or damaged during a trip Cover for up to £500 for reasonable costs to purchase emergency items if personal property is lost or temporarily mislaid for 12 hours or more from the time of arrival at the destination Cover up to £2000 for reasonable travel and accommodation costs incurred in obtaining a replacement passport lost or stolen during a trip	The policy does not cover: - loss or damage due to war or acts of terrorism - loss or damage to property in the care of an airline or other carrier - loss due to confiscation or detention by Customs or other officials - loss or theft of items unless reported to the Police or transport carrier within 48 hours of discovery or 24 hours for ski equipment - sports equipment damaged while in use other than ski equipment - ski equipment stolen whilst unattended or left in a vehicle. Cover is subject to a maximum of £1000 any one item of personal property and £1000 for coins and bank notes and £500 for ski equipment
CANCELLATION CURTAILMENT AND REARRANGEMENT EXPENSES Cover for loss of deposits or prepaid charges because of cancellation or rearrangement of a trip due to: - Accident, Illness, Jury Service or Quarantine of - an insured person - their close relative - their close business colleague - their close friend - Cancellation of public transport services due to strike or riot - Damage to the insured persons home or the premises of the participating establishment, caused by fire, lightning, explosion, earthquake, vandalism, flood, storm, fallen trees, impact by road vehicle or aircraft or burglary that in the opinion of the appropriate authority is serious enough to warrant cancellation, curtailment or rearrangement of any part of the original plans for the insured persons journey - Behaviour of a disruptive pupil - Redundancy - Armed Forces Re-Posting	No cover is provided: - For pregnancy or childbirth if cancellation, curtailment or change of itinerary occurs after the first 36 weeks of pregnancy; - where a journey is planned or undertaken against medical advice; - If the insured person fails to check in according to the itinerary supplied. - for Piste closure in UK or which occurred before departure. - for Redundancy where parent or guardian not between 21 and 65 and where not in full time regular employment
REPLACEMENT PERSONNEL EXPENSES Cover for reasonable additional expenses necessarily incurred to send a replacement person to complete the original travel plans of an insured person taken ill or injured or escorting home a disruptive pupil while on a trip	This policy does not cover: More than the cost of economy class return air fare Travel undertaken against medical advice No cover is provided for costs incurred due to childbirth or pregnancy unless due to a medical emergency during the first 36 weeks of pregnancy
PERSONAL LIABILITY Cover is provided for compensation an insured person becomes legally liable to pay as a result of - Accidental bodily injury to any person - Accidental damage to material property - Obstruction trespass nuisance wrongful arrest detention or false imprisonment	Cover does not apply for liability arising from: - Any business or profession - Ownership or use of land or buildings powered vehicles firearms or non domestic animals - Injury to employees partners directors or family members - Property held in trust - Pollution or contamination Cover does not apply for: - Punitive exemplary or multiple damages - Liability assumed by any contractual agreements

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TRAVEL continued	
Significant Features and Benefits	Significant Exclusions or Limitations
TRAVEL DELAY Cover for the delay in departure of the ship, aircraft or other transport which the insured person was booked to travel on for at least 12 hours due to: • Strike • Industrial action • Adverse weather • Mechanical breakdown	No cover is provided: • If the Insured person fails to check in according to the itinerary supplied unless such failure was itself due to strike or industrial action • For withdrawal of service on the order of any relevant Authority • If there is advance notice of the strike or industrial action
LEGAL EXPENSES Cover for legal costs in pursuit of a claim for damages against a third party who caused injury or illness of an insured person during a journey outside the UK £25,000 each insured person	Cover is not provided for: • Fines or other penalties imposed by a criminal court • Legal expenses incurred to pursue a claim against any tour operator, insurer or their agents where a suitable arbitration scheme exists • Pursuing a claim against a manufacturer supplier or distributor of drugs or medicines Legal expenses incurred in connection with any criminal act committed by the insured person

If you wish to make a claim please telephone the appropriate number shown below:

Emergency medical or travel expenses while on a trip abroad – Telephone Assistance International +44 23 8064 4633.

IT IS IMPORTANT THAT ANY EMERGENCY TRAVEL OR ACCOMMODATION MUST BE AUTHORISED AND ARRANGED BY ASSISTANCE INTERNATIONAL.

Legal expenses claims – Telephone Das Legal Expenses Insurance Company Ltd 0344 893 9011

All other claims must be reported to Ageas Insurance Limited as soon as possible by telephoning 0344 748 0103

We hope that you will be happy with your insurance policy. If, having examined it, you decide not to proceed, you have 14 days from the date you received your policy document to cancel the policy. To do this you should contact the intermediary or organisation that sold you your policy

Providing you have not made a claim and as long as no incidents have arisen that could result in a claim under the policy, we will refund any premium you have paid

How to complain

We are committed to treating our customers fairly. However, we realise that there may be times when things go wrong. If this happens, please use the most suitable contact from the following list.

For complaints about claims, please phone **0344 748 0103** or e-mail personal.accident@ageas.co.uk

For complaints about policy administration and documents, please phone BEST on **0800 169 4616**.

If you are not happy with our final decision, you may be able to pass your complaint to the Financial Ombudsman Service. More information is available from us or the Ombudsman. The Financial Ombudsman Service is an independent organisation and will review your case. Their address is:

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR.
 Phone: 0800 023 4567 if calling from a land line or 0300 123 9123 if calling from a mobile
 You can visit the Financial Ombudsman Service website at www.fos.org.uk

Financial Services Compensation Scheme

We Ageas Insurance Limited, are covered by the Financial Services Compensation Scheme (FSCS). If we fail to carry out our responsibilities under this policy, you may be entitled to compensation from the Financial Services Compensation Scheme. Information about the scheme is available at www.fscs.org.uk or by phone on **0800 678 1100** or **0207 741 4100**

Ageas Insurance Limited Registered Number 354568

Registered in England and Wales

Registered Office Address Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA, United Kingdom
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Member of the Association of British Insurers

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority