



## **UK School Journey Insurance Policy**

### ***Definitions.***

#### ***The Insured***

Each and every member of a school journey party who shall be a person attending full time education or an employee of the County Council or a volunteer assisting the school.

#### ***Period of Insurance***

From the time of assembly of the school journey party until dispersal.

#### ***Geographical Limits***

Great Britain, Northern Ireland, Isle of Man, Channel Islands.

#### ***Cancellation and Other Expenses***

Sum Insured - Up to £1,000 for each person insured.

This covers the loss of deposit or prepaid charges for travel or accommodation which are irrecoverable from any other source. This only applies to cancellation due to a fortuitous cause outside the control of the insured. In the event of illness a medical certificate will be required to make a claim. It is also possible for the insured to cancel if the main breadwinner of the household becomes redundant.

#### ***Personal Accident***

Capital sum of £7,500 for child under 18, £15,000 for an adult.

#### ***Personal Effects and Money***

This carries a £15 excess.

The limits of liability are: Up to £1,500 in all per person. £250 in respect of any one article, pair or set. £200 per person in respect of money. Any loss must be reported to the police and the appropriate report obtained.

#### ***Personal Liability***

Up to £1,000,000 in all for each person insured.

This is a brief resumé of the Council's School Journey Insurance. Full policy details are available from the Insurance Section, Dalvenie House, New County Hall, Truro, TR1 3AY