

Ivybridge Academy Trust

JOURNEY SUMMARY OF COVER

INSURANCE POLICY KS - 242040 – 1513

The College Journey Policy operated by the Ivybridge Academy Trust is underwritten by the Zurich Municipal Insurance Company and provides cover for any approved excursion away from the establishment, including exchange visits, not exceeding 31 days in duration. Participants must be students in full time education in the Ivybridge Academy Trust, a teacher or other accompanying adult not over the age of 65 years. Adults or other students in part-time education are not insured and must make their own insurance arrangements.

COVER INCLUDES:

Section 2 - Cancellation and other expenses

- (a) Loss of deposits and other charges for which the participants are legally liable and which cannot be recovered from any other source.
- (b) Additional travel and accommodation costs necessarily and reasonably incurred.

AN EXCESS OF £15.00 WILL APPLY, OTHER THAN FOR LOSS OF DEPOSITS
LIMIT OF LIABILITY IN RESPECT OF ANY ONE PERSON: £1,000

Section 3 - Medical and associated expenses

- (a) Hospital, medical, surgical or other like expenses incurred as a result of injury or illness, **subject to an excess of £15.00.**
- (b) Additional expenses incurred in transport home to Great Britain of any sick or injured participant, or in the event of death, the body or ashes of the participant.
- (c) Arranging the funeral or cremation at the place of death (other than in Great Britain) of any participant, including expenses incurred by parents or other near relative for return travel, board and lodging in attending the funeral or cremation.
- (d) Expenses incurred by parents or other near relative for return travel, board and lodging in visiting a participant detained in hospital.

LIMIT OF INDEMNITY FOR ANY ONE PERSON (OUTSIDE UK): £1,000,000

Urgent medical assistance and advice can be obtained at any time of day or night by contacting the following medical assistance company:

Zurich Travel and Security Assistance:

Telephone (+44) (0) 1489 868 888

Section 4 - Personal Accident

Participants are insured for serious injury caused by violent, accidental, external and visible means which, within 24 months of an accident, solely and independently of any other cause results in death or disablement, as specified in the Policy. The Policy provides Capital Benefits of £20,000 for Death or Permanent Total Disablement (the death benefit reducing to £3,500 for participants under 18 years of age). Lesser disabilities provide a percentage of the capital benefit according to the European Scale of Compensation.

Section 5 - Personal Effects and Money

Covers loss or damage to luggage, clothing and other personal effects taken, worn or carried on the journey, with the following limits:

If baggage does not arrive within 24 hours of arrival at the outward destination, a maximum of £50 will be paid for essential items purchased.

Personal effects and money all property insured £1500.

The Policy does not provide cover for tents and other camping equipment, vehicles, trailers, sail boards, boats, canoes, bicycles, sports gear in use, property left overnight in or on an unattended vehicle unless in a locked garage, or losses not reported to the Police within 24 hours.

A LIMIT OF £1,000 PER INCIDENT WILL APPLY IN RESPECT OF ANY LOSS FROM AN UNATTENDED LOCKED VEHICLE.

An excess of £15 will also apply to all claims except delayed baggage.

Section 6 - Legal Liability for accidents

The Policy indemnifies participants in respect of their legal liability to third parties for death, bodily injury, illness or damage to or loss of property which is accidental in character.

LIMIT OF INDEMNITY IS £1,000,000 FOR ANY ONE OCCURRENCE

THIS IS A GENERAL SUMMARY OF THE POLICY ONLY AND ALL CLAIMS ARE SUBJECT TO THE CURRENT FULL POLICY TERMS AND CONDITIONS