

## Schools Off-Site Activities

Here is a summary of the Cover provided by the Schools Off-Site Activities Policy, which is underwritten by Chubb Insurance Company of Europe S.A.-N.V. through Southend-on-Sea Borough Council. Chubb Insurance Company of Europe S.A., is a Belgian Company registered under company number 0403.270.372 at Banque Carrefour des Entreprises, whose registered address is at Twin House, Rue Neerveld 107, B-1200 Brussels, Belgium, and whose UK branch address (with whom business is transacted) is 106 Fenchurch Street, London EC3M 5NB. Chubb is authorised by the Commission Bancaire, Financiere et des Assurances in Belgium and is regulated by the Financial Services Authority for the conduct of UK business.

Chubb is listed on the FSA Register under registration number 202736. You can check this on the FSA's register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

A full copy of the Policy Numbered 64788420 is available on request from your Local Authority.

### DURATION

The Policy provides cover for pupils, teachers and any authorised accompanying adult or child in the event of injury or loss whilst on any trip authorised and organised by the school involving travel outside the designated school boundaries.

Cover operates from the time of leaving the school boundaries until arriving back within the school boundaries for trips of less than one day's duration. For trips of more than one day's duration cover includes travel directly from the Insured person's home address to the place of official assembly at the commencement of the trip and travel directly from the official place of dispersal to the insured Person's home address upon completion of the trip.

### SIGNIFICANT FEATURES AND BENEFITS

**Personal Accident** - £25,000 for death (£10,000 in respect of Children under the age of 16) and Scale of Benefits for loss of one or more limbs, loss of sight in one or more eyes, total loss of hearing in one or more ears, total loss of speech, permanent total and partial disablement. This benefit is extended to apply to 'On-Site' activities.

**Medical and Repatriation Expenses** - up to £2,000,000

**Overseas Search & Rescue Expenses** – up to £25,000

**Travel Expenses** – up to £25,000

**Compassionate Travel/Accommodation within the UK** – costs for up to 2 persons to be with an injured child, up to £500

**In Patient Benefit** – up to £20 per day

**Chubb Assistance** – see details below

**Personal Property** - up to £2,500 (limit £750 for any one article)

**Delayed Personal Property (after at least 6 hours)** – purchase of essential clothing or toilet items up to £750

**Money** – up to £1,000 for Money (limit £500 for coins and/or banknotes)

**Passport indemnity** - up to £750

**Cancellation, Curtailment Rearrangement and Replacement Expenses** – up to £3,000

**Travel delay** – up to £300 in respect of accommodation/and/or additional travel expenses as a result of the late arrival at intended destination by a minimum of 12 hours

**Hi-Jack and Kidnap** - £100 per day up to a maximum period of 50 days

**Personal Liability** – up to £1,000,000

**Overseas Legal Expenses** – up to £25,000

**SIGNIFICANT EXCLUSIONS** - (See General Exclusions and the Specific Exclusions under each section of the policy document)

£15 excess in respect of Medical Expenses, Personal Property, Money, Cancellation and Curtailment. Insured Persons engaging in active service, war within the Insured Person's country of domicile, Insured Persons over the age of 80, Insured Persons traveling against the advice of a medical practitioner. Suicide or intentionally inflicting self-injury, engaging in aerial activity as a pilot of a fixed wing or rotary propelled aircraft. Any in-patient hospital treatment or emergency repatriation expenses incurred without the approval of Chubb Assistance. Loss of Personal Property not reported to the police, transport carrier or other authority within 48 hours of discovery or where no attempt has been made to recover the items.

### CANCELLATION

The Policy may be cancelled by the Insured by giving the Company 30 days prior written notice. The Policy may be cancelled by the Company by giving the Insured 30 days prior written notice to the last known address of the Insured except that five days prior written notice will be given when cancellation is for non-payment of premium. Notice shall be made via recorded delivery.

<b>CHUBB ASSISTANCE: Pre-travel advice and emergency assistance Phone</b>	<b>+44 208 762 8545</b>	<b>Email:</b>	<b>medicalassistance@chubb.com</b>
<b>Local Authority</b>	<b>Southend-on-Sea Borough Council</b>	<b>Policy Number.</b>	<b>64788420</b>