

ANNUAL INSURANCE POLICY  
FOR SCHOOL ACTIVITIES  
ARRANGED FOR MEMBERS OF THE  
INSURANCE LONDON CONSORTIUM (ILC)

**ANNUAL INSURANCE POLICY FOR SCHOOL ACTIVITIES**  
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# ANNUAL INSURANCE POLICY FOR SCHOOL ACTIVITIES

## Section 1

### INSURING AGREEMENT

**Policy Number:** 64809541  
**Insured:** London Borough of Lambeth  
**Address:** Town hall, Brixton Hill, London SW12 1RW

is hereby insured by **Chubb Insurance Company of Europe SE** (referred to herein as the Company), in consideration of payment of the required premium, and in accordance with the attached Policy, Specification(s) and any Endorsement(s).

**Effective Date:** 1<sup>st</sup> April 2016

**Expiry Date :** 31<sup>st</sup> March 2017

both dates inclusive

<b>Policy Limits:</b>	Event Aggregate Limit	£10,000,000
	Cancellation and/or Curtailment Limit any one event	£100,000
	War Aggregate Limit	Not Applicable
	Maximum Benefit Any one Multi-Engined Aeroplane	£3,000,000
	Maximum Benefit All Other Forms of Aerial Transport	£500,000
	Maximum Benefit Any One Person (Personal Accident Benefits 1 to 5)	£50,000
	Maximum Benefit Any One Person (Personal Accident Benefit 6)	£30

Each section of this Policy, the Specifications and any other Endorsement(s) together with the Insuring Agreement and the General definitions, Exclusions and Conditions shall read as one document.

Wherever a word or series of words appear in bold, they are defined to be given the specific meaning set out in the Section 5 Part A -Definitions or in the Endorsement(s) to this Policy. They will carry the same meaning throughout wherever they appear within this Policy.

The terms of this Policy shall not be waived or changed, except by Endorsement(s) issued to form part of this Policy.

This Policy shall not be valid unless it has been initialled by an authorised person on behalf of Chubb Insurance Company of Europe SE

For & on behalf of Chubb Insurance Company of Europe SE



Jalil Rehman  
President and CEO

19 April 2015

# ANNUAL INSURANCE POLICY FOR SCHOOL ACTIVITIES

## Section 2

### PERSONAL ACCIDENT SPECIFICATION

**Policy Number:** 64809541

**Category:** A

**Insured Persons:** Any teacher, governor, support staff and any accompanying adult of an insured school who are authorised to make a journey.

**Operative Time:** Any trip authorised and organised by the school involving travel outside of the designated school boundaries. For a trip of less than one day's duration cover shall be operative from the time of leaving the school boundaries until arrival back within the school boundaries. For a trip of more than one day's duration cover shall commence from the time of departure from the Insured Person's home at the commencement of the Journey until arrival back at the Insured Person's home upon completion of the Journey.

For those insured schools who have opted to purchase on-site activities the Operative Time is extended to include whilst undertaking school duties within the school's designated school boundaries during normal term time and including travel directly to and from the Insured Person's home address and the school for the Personal Accident Specification only.

**Benefit per Insured Person:**

Part A

- |   |              |
|---|--------------|
| 1. Death:   | £50,000      |
| 2. <b>Loss of one Limb or<br/>Loss of one Eye:</b>  | £50,000      |
| 3. <b>Loss of two or more Limbs &amp;/or Eyes:</b>  | £50,000      |
| 4. <b>Total Loss of Hearing</b> (in both ears)<br>and/or <b>Total Loss of Speech:</b>                         | £50,000      |
| 5. Permanent Partial Disablement as per<br>attached Continental Scale:  | £50,000      |
| 6. <b>Temporary Total Disablement:</b><br><b>Benefit Period:</b> 104 weeks<br><b>Deferment Period:</b> 7 days | £30 per week |
| 7. Dental Injury:   | £500         |

# ANNUAL INSURANCE POLICY FOR SCHOOL ACTIVITIES

## Section 2

### PERSONAL ACCIDENT SPECIFICATION

- Policy Number:** 64809541
- Category:** B
- Insured Persons:** All pupils attending an insured school that has elected to participate under this Policy.
- Operative Time:** Any trip authorised and organised by the school involving travel outside of the designated school boundaries. For a trip of less than one day's duration cover shall be operative from the time of leaving the school boundaries until arrival back within the school boundaries. For a trip of more than one day's duration cover shall commence from the time of departure from the Insured Person's home at the commencement of the Journey until arrival back at the Insured Person's home upon completion of the Journey.

For those insured schools who have opted to purchase on-site activities the Operative Time is extended to include whilst undertaking school duties within the school's designated school boundaries during normal term time and including travel directly to and from the Insured Person's home address and the school for the Personal Accident Specification only.

**Benefit per Insured Person:**

- Part A
1. Death: £10,000
  2. **Loss of one Limb or Loss of one Eye:** £50,000
  3. **Loss of two or more Limbs &/or Eyes:** £50,000
  4. **Total Loss of Hearing** (in both ears) and/or **Total Loss of Speech:** £50,000
  5. Permanent Partial Disablement as per attached Continental Scale: £50,000
  6. **Temporary Total Disablement:** Not Applicable  
**Benefit Period:** N/A  
**Deferment Period:** N/A
  7. Dental Injury: £500

**ANNUAL INSURANCE POLICY FOR SCHOOL ACTIVITIES**  
**TRAVEL BENEFIT SPECIFICATION**

BENEFIT DESCRIPTION	BENEFIT AMOUNT		
	UNITED KINGDOM	EUROPE	REST OF WORLD
<b>Overseas Medical &amp; Repatriation Expenses</b>	Not Applicable	Unlimited	Unlimited
Excess Per Claim	N/A	£Nil	£Nil
Travel Expenses	Not Applicable	Included in above	Included in above
In Patient Benefit	Not Applicable	Included in above	Included in above
Search & Rescue Expenses	Not Applicable	Up to £25,000	Up to £25,000
<b>Personal Property</b>	£2,500	£2,500	£2,500
Single Article Limit	£250	£250	£250
Delayed Personal Property	£750	£750	£750
Ski Hire	Not Applicable	£200	£200
Excess Per Claim	£Nil	£Nil	£Nil
<b>Money</b>	£1,000	£1,000	£1,000
Money in supervising capacity	£2,500	£2,500	£2,500
Cash Limit	£600	£600	£600
Passport Replacement	Not Applicable	£750	£750
Lift Pass	Not Applicable	£200	£200
Excess Per Claim	£Nil	£Nil	£Nil
<b>Cancellation, Curtailment, Rearrangement &amp; Replacement Expenses</b>	£3,000	£3,000	£3,000
Disruptive Pupil Extension	£3,000	£3,000	£3,000
Piste Closure	Not Applicable	£200	£200
Travel Delay	£500	£500	£500
Missed Connection	£500	£500	£500
Excess Per Claim	£Nil	£Nil	£Nil
<b>Hi-Jack / Kidnap</b>	£100 per day	£100 per day	£100 per day
Personal Liability	£2,000,000	£2,000,000	£2,000,000
Legal Expenses	Not Applicable	£25,000	£25,000

## ANNUAL INSURANCE POLICY FOR SCHOOL ACTIVITIES

### SECTION 3

#### Endorsement No 1

It is hereby noted and agreed that based on the underwriting information provided by the Insured School prior to the Effective Date, no known or anticipated journeys have been declared by the Insured School to any of the following specified countries;

Israel (West Bank, Gaza and the occupied territories only)  
Afghanistan  
Iraq

Consequently, the cover provided by this policy does not include any journeys to these specified countries without prior notification to and acceptance by the Company.

The Company reserves the right to add countries to or remove countries from the specified list contained in this endorsement. Any alteration to this specified list will be advised by the Company in writing and will result in the Insured School having to declare a Journey to a country not previously contained on the specified list

#### Endorsement No 2

It is hereby noted and agreed that based on the underwriting information provided by the Insured School prior to the Effective Date, no known or anticipated journeys have been declared by the Insured School to any of the territories specified within Endorsement No. 1, consequently the **War Aggregate Limit** applicable to this policy is deleted.

The Company reserves the right to reintroduce a **War Aggregate Limit** where the Insured School declares anticipated travel to any of the territories specified within Endorsement No. 1. The reintroduction of a limit will be advised by the Company in writing.

#### Endorsement No 3

It is hereby noted and agreed that in respect of any **Insured Journey** afforded cover under any Category of the Business Travel Specification and under any of the following Sections of the Policy

Section 5 - Medical

Section 5 - Chubb Assistance

Section 5 - Property

Section 5 - Money

Section 5 - Travel Disruption

Section 5 - **Kidnap or Extortion Consultants' Costs**

Section 5 - **Rental Vehicle Excess**

Section 5 - Government Advice

Section 5 - **Legal Expenses**

Section 5 - Personal Liability

no cover is provided and no benefits shall be payable in respect of an **Insured Journey** in, to or from, Iran

## ANNUAL INSURANCE POLICY FOR SCHOOL ACTIVITIES

### Section 4

#### PART A – PERSONAL ACCIDENT COVERAGE

In the event an Insured Person sustains **Bodily Injury** during the Operative Time, the Company will pay the Insured on in accordance with the Scale of Benefits stated in the Personal Accident Specification.

In respect of any one Insured Person, a benefit shall not be payable under more than one of Benefits 1 to 5 of the Personal Accident Specification. Any benefit payable under Benefit 6 shall immediately cease should a benefit under one of Benefits 1 to 5 subsequently be payable by the Company to the Insured.

#### **PERMANENT PARTIAL DISABLEMENT**

In the event of permanent and irrecoverable disablement which is the sole and direct cause of **Bodily Injury** and will in all probability last for the remainder of the Insured Person's life without reference to the Insured Person's occupation, we will pay the following percentages of Sum Insured as defined under Benefit 5 of the Personal Accident Specification:

- I. Permanent total deafness in one ear – 25%
- II. Loss of one joint of thumb of either hand –15%
- III. Loss of more than one joint of thumb of either hand –25%
- IV. Loss of one joint of forefinger – 10%
- V. Loss of more than one joint of forefinger – 20%
- VI. Loss of one joint of any other finger – 5%
- VII. Loss of more than one joint of any other finger – 10%
- VIII. Loss of both joints of one big toe – 15%
- IX. Loss of one joint of one big toe – 10%
- X. Loss of both joints of any other toe – 5%
- XI. Loss of one joint of any other toe – 2%

#### **CONDITIONS**

- A) No compensation is payable in respect of any one Insured Person under more than one form of Permanent Partial Disablement as a result of one accident and the total payable shall not exceed 100% of the Sum Insured defined under Benefit 5 of the Personal Accident Specification.
- B) In the event an Insured Person sustains a Permanent Disability not scheduled above, payment shall be calculated by assessing the degree of disability relative to the above schedule without reference to the Insured Person's occupation.
- C) If compensation is payable for loss of, or loss of use of a whole member of the body, the Company shall not pay for parts of that member.



## Coverage Extensions to Part A

### Coma Benefit

In the event of **Bodily Injury** being sustained by an Insured Person which results in a continuous unconscious state, the Company agrees to pay the Insured on behalf of the Insured Person £140 for each full week of continuous unconsciousness of the Insured Person, up to a maximum period of 104 weeks.

### Disappearance

If any Insured Person disappears and it is reasonable to believe that such Insured Person has died as a result of **Bodily Injury** occurring during the Operative Time, the Company shall pay the Insured the Death Benefit shown in the Personal Accident Specification, provided the Insured provides a signed undertaking that if the death is subsequently found to be incorrect, the Death Benefit shall be refunded to the Company.

### Exposure

Death and/or Injury to an Insured Person as a direct result of unavoidable exposure to the elements shall be deemed to have been caused by **Bodily Injury**.

### Hi-Jack / Kidnap

If any Insured Person is the victim of a **Hi-Jack/Kidnap** the coverage provided in Section 4, Part A shall remain in force until the Insured Person has returned to his/her Country of Permanent Residence or Country of Secondment or until a period of twelve (12) months from the date of the **Hi-Jack /Kidnap** has expired whichever shall occur first.

### Hospitalisation Expenses

The Company agrees to pay the Insured on behalf of the Insured Person £140 for each full week up to a maximum of 52 weeks, in the event of an Insured Person being admitted to a hospital as an in-patient as a result of **Bodily Injury**.

### Medical Expenses

In the event an insured Person necessarily incurs Medical Expenses as a result of Bodily Injury, the Company shall pay the Insured for the benefit of the Insured person, Medical Expenses up to the maximum Sum Insured shown in the Personal Accident Specification.

## Special Exclusions to Part A

In addition to the General Exclusions stated in Section 6, the following Special Exclusions apply:

The Company shall not pay for:

- a) any loss or expenses arising from sickness, disease, any naturally occurring condition, any gradually operating cause or post traumatic stress disorder, other than as a direct result of **Bodily Injury** caused by an **Event**;
- b) any loss or expenses arising from an Insured Person committing or attempting to commit suicide, or intentionally inflicting self injury;
- c) any loss or expenses arising from an Insured Person engaging in aviation as a pilot of a fixed wing or rotary propelled aircraft.

# ANNUAL INSURANCE POLICY FOR SCHOOL ACTIVITIES

## Section 4

### PART B – OVERSEAS MEDICAL EXPENSES COVERAGE

In the event of an Insured Person necessarily incurring **Overseas Medical Expenses**, associated **Travel Expenses** and/or **Emergency Repatriation Expenses** as a result of **Bodily Injury** or becoming ill during an Insured Journey, the Company will indemnify Chubb Assistance and/or the Insured Person, as appropriate, for such expenses up to the maximum amount stated in the Travel Benefits Specification.

The full range of assistance related services and contact numbers for Chubb Assistance are set out in Part C of this Policy.

At the first manifestation of a serious medical problem, the Insured or Insured Person must contact Chubb Assistance, which in conjunction with the attending local medical practitioner, shall co-ordinate the most suitable and practicable solution to the medical problem and/or make any repatriation arrangements.

#### **Coverage Extensions to Part B**

##### **Continuation of Overseas Medical Expenses**

The Company agrees to indemnify the Insured for the benefit of the Insured Person, for in-patient **Medical Expenses** up to a maximum of £20,000 necessarily incurred in connection with an **Insured Journey** involving travel outside the **Country of Permanent Residence** or the **Country of Secondment** and incurred as an in-patient inside the **Country of Permanent Residence** or the **Country of Secondment** within three (3) months of the Insured Person's return.

##### **Search and Rescue Expenses**

If within the Operative Time reasonable additional costs are necessarily incurred to conduct a search and rescue operation to locate an Insured Person reported as missing to the police coastguard or other authority responsible for rescue services where

- a) it is known or believed that an Insured Person may have sustained **Bodily Injury** or become ill; or
- b) weather or safety conditions are such that it becomes necessary to do so to prevent the Insured Person from sustaining **Bodily Injury** or becoming ill

during an Insured journey outside their **Country of Permanent Residence** the Company will indemnify Chubb Assistance or the police or coastguard or authority responsible for rescue services up to £25,000 per **Insured Journey**. Cover shall cease when the appropriate authority advise that continuing the search and rescue operation is no longer viable.

##### **Special Exclusions to Part B**

In addition to the General Exclusions stated in Section 6, the following Special Exclusions apply:  
The Company shall not pay for:

- a) any **Emergency Repatriation Expenses** incurred without the prior approval of Chubb Assistance;

- b) any hospital treatment provided on an in-patient basis, where the Insured Person has not made all reasonable attempts to obtain the prior approval of Chubb Assistance, obtaining approval at the first opportunity thereafter;
- c) any expenses incurred for treatment that continued for a period of more than three (3) months from the date the expense was first incurred which are not notified and pre-approved by Chubb Assistance;
- d) any expenses incurred by an Insured Person for treatment provided after Chubb Assistance, based on advice of a medical practitioner, has recommended the repatriation of the Insured Person to their **Country of Permanent Residence**;
- (e) any expenses incurred if an Insured Person who is travelling or intending to travel against the advice of a medical practitioner or for the purpose of obtaining medical treatment or medical advice;
- (f) any expenses which are recoverable from any other insurance policy in the Insured's or Insured Persons name or which can be obtained from any national insurance program which is applicable to the Insured Person;
- (g) any expenses incurred after twenty four (24) months from the time the expense was first incurred;
- (h) any amount specified in the Travel Benefit Specification as the excess in respect of each and every claim for **Medical Expenses**.

# ANNUAL INSURANCE POLICY FOR SCHOOL ACTIVITIES

## Section 4

### PART C – CHUBB ASSISTANCE

The cover provided under this Policy extends to include a range of assistance services supported by a 24 hour helpline. In the event an Insured Person is travelling on an **Insured Journey** and requires assistance they should contact the emergency helpline;

+44 207 895 3364 or alternatively by emailing [medicalassistance@chubb.com](mailto:medicalassistance@chubb.com)

When using Chubb Assistance please make sure you have the following information available;

- The Insured Person's name and policy number.
- The telephone or facsimile number where an Insured Person can be contacted.
- The Insured Person's address abroad.
- The nature of the emergency or the assistance required
- The name of the Insured Person's company, employer or organisation.

The medical assistance services provided are;

**24 hour service** Chubb Assistance is manned 24 hours a day, 365 days a year by multi-lingual assistance co-ordinators, experienced in managing medical assistance cases with hospitals and clinics worldwide.

**Air Ambulance** Chubb Assistance has the resources to provide repatriation by air ambulance or scheduled services depending on the circumstances, this can include a fully qualified medical escort.

**Medical Staff** Chubb Assistance includes a highly qualified team of medical consultants and nursing staff, on hand at any time to coordinate any medical assistance cases, arranging hospital admissions and ensuring that the most appropriate treatment is provided.

**Direct Billing** Chubb Assistance has the ability to arrange direct billing with a network of hospitals and clinics worldwide, which guarantees the payment for treatment provided.

Chubb Assistance also provides a range of additional services which are summarised below;

**Travel Advice** In preparation for an **Insured Journey**, the Insured Person has access to a wealth of helpful and relevant information including currency and banking information, visa details, health requirements and reciprocal health agreements.

**Legal Referral** To an Embassy or Consulate if legal assistance is required including referral to an English speaking lawyer.

<b>Medical Referral</b>	Where out-patient treatment is required, referral can be made to a suitable hospital, doctor or dentist. With access to a team of highly qualified medical consultants advice can be provided on a range of medical conditions.
<b>Emergency Medical Supplies</b>	Assistance in locating and forwarding medicine or medical equipment that might be unavailable locally.
<b>Lost Ticket &amp; Baggage Location</b>	Assistance in replacing lost or stolen tickets, passport or other travel documents. In addition to assistance in locating lost or delayed luggage.
<b>Emergency Message Communication</b>	Forwarding on messages to family and business colleagues in an emergency.
<b>Emergency Cash Advance</b>	Assistance in replacing cash lost or stolen during an <b>Insured Journey</b> , the value of any cash advance will be deducted from any subsequent claim under Section 4 Part E Money Coverage. Where a claim is made the value of the cash advance shall be reimbursed by the Insured to the Company upon completion of the <b>Insured Journey</b> .
<b>Emergency Travel Assistance</b>	Where an Insured Person falls ill or sustains <b>Bodily Injury</b> during an <b>Insured Journey</b> and the attending medical practitioner recommends that two relatives or friends travel to and remain with the Insured Person, assistance will be provided in making the travel and accommodation arrangements.
<b>Chubb Assistance</b>	This web information service can be accessed via <a href="http://www.chubbassistance.com">www.chubbassistance.com</a> and provides valuable medical and travel information including online country guides that provide security information reflecting the security situation in numerous territories. Access to this site is gained by entering the policy number shown on the Insuring Agreement of this policy.

# ANNUAL INSURANCE POLICY FOR SCHOOL ACTIVITIES

## Section 4

### **PART D – PERSONAL PROPERTY COVERAGE**

In the event of loss of or damage to **Personal Property** during an **Insured Journey**, the Company shall pay the Insured Person, the **Replacement Value** of such **Personal Property**, up to the maximum amount stated in the Travel Specification. However, if **Personal Property** can be repaired to the state immediately before such loss or damage, payment under this Coverage Part shall be made for such repairs at the Company's discretion, up to the maximum amount stated in the Travel Specification and the Single Article Limit for each lost or damaged article.

#### **Coverage Extensions to Part D**

The Sum Insured shall be automatically reinstated after a loss has been sustained during an **Insured Journey**, at no additional premium. This cover commences from the time the Insured Person leaves his/her place of residence and shall continue until the Insured Person returns, irrespective whether the Insured Person has visited their normal place of business in the interim.

#### **Delayed Personal Property**

In the event **Personal Property** is delayed for at least six (6) hours during an **Insured Journey**, the Company agrees to pay the Insured for the benefit of the Insured Person, any reasonable expenses incurred by the Insured Person in purchasing essential replacement clothing or articles, up to the Sum Insured shown in the Travel Specification. Any such expenses shall be deducted from the total amount payable under this Coverage Part if **Personal Property** is proven to have been permanently lost.

#### **Ski Equipment Hire**

In the event of an Insured Person's skis, poles, snowboards, boots or bindings are lost or delayed for more than twelve (12) hours during the outward or onward portion of the **Insured Journey** the Company will pay up to £40 per day to a maximum of £200 for the hiring of replacement equipment

#### **Special Exclusions to Part D**

In addition to the General Exclusions stated in Section 6, the following Special Exclusions apply:

The Company shall not pay for:

- a) more than the Single Article Limit in respect of any one article of **Personal Property**;
- b) loss of or damage to vehicles, their accessories or spare parts;
- c) loss of or damage due to moth, vermin, wear and tear, atmospheric or climatic conditions or gradual deterioration, mechanical or electrical failure or any process of cleaning, restoring, repairing or alteration;
- d) loss not reported to the police, transport carrier or other authority within forty-eight hours of discovery or where no attempt has been made to recover the item(s).

- e) loss due to confiscation or detention by customs or any other authority;
- f) the amount of Excess detailed in the Travel Benefits Specification in respect of each and every claim, except for any claim for **Delayed Personal Property** and **Personal Property** resulting from the same **Event** shall be subject to a single Excess.
- g) any loss under **Ski Equipment Hire** not supported by a written report from the carrier responsible for the delay or damage to the equipment

## ANNUAL INSURANCE POLICY FOR SCHOOL ACTIVITIES

### Section 4

#### **PART E – MONEY COVERAGE**

In the event of loss of **Money** during an **Insured Journey**, the Company shall indemnify the Insured Person, for the replacement value of such **Money** up to the maximum Sum Insured for **Money** and the Cash Limit shown in the Business Travel Specification.

In respect of coverage for **Money**, cover is extended to 72 hours immediately preceding the commencement of an **Insured Journey** and for 72 hours immediately following its completion.

The Sum Insured shall be automatically reinstated after a loss during an **Insured Journey** at no additional premium.

#### **Passport Indemnity**

In the event an Insured Person's passport is lost, stolen or destroyed during an **Insured Journey**, the Company agrees to pay the Insured for the benefit of the Insured Person, for additional travel and accommodation expenses necessarily incurred to enable the Insured Person to obtain a replacement passport, visa or other temporary replacement thereof, up the Sum Insured shown in the Travel Specification Section.

#### **Loss of Lift Pass**

In the event an Insured Person's lift pass is lost, stolen or destroyed during an **Insured Journey**, the Company agrees to pay the Insured for the benefit of the Insured Person, for expenses necessarily incurred to enable the Insured Person to obtain a replacement, up the Sum Insured shown in the Travel Specification Section.

#### **Coverage Exclusion to Part E**

In addition to the General Exclusions stated in Section 6, the following Special Exclusions apply:  
The Company shall not pay for:

- a) loss of **Money** from any unattended vehicle unless the **Money** was out of sight in a locked compartment;
- b) more than the Cash limit in respect of coins and banknotes;
- c) devaluation of currency or shortages due to errors or omissions during monetary transactions;
- d) loss due to confiscation or detention by customs or any other authority;
- e) loss arising from fraudulent use of a Credit Card or Charge Card unless the Insured Person has complied, where it was reasonably possible, with all the terms and conditions under which the card was issued:



- f) the amount of excess detailed in the Travel Benefit Specification in respect of each and every claim. Claims resulting from the same event shall be subject to a single excess.

## ANNUAL INSURANCE POLICY FOR SCHOOL ACTIVITIES

### Section 4

#### **PART F – CANCELLATION, CURTAILMENT, REARRANGEMENT & REPLACEMENT COVERAGE**

In the event of expenses being incurred resulting from the cancellation, curtailment or rearrangement of any part of the original plans for the Insured Person's Insured Journey, outside the control of the Insured or Insured Person, as the consequence of:

- a) the Insured Person sustaining **Bodily Injury** or becoming ill;
- b) the death, injury or illness of the Insured Person's close relative, friend or close business colleague;
- c) compulsory quarantine, jury service, subpoena or hijacking involving the Insured Person or Insured Person's close relative, friend or close business colleague;
- d) cancellation or curtailment of scheduled public transport services, pre-booked transportation and/or transportation owned by, leased to or operated by the Insured consequent upon mechanical breakdown, strike, riot, civil commotion, volcanic ash eruption or other natural disaster;
- e) cancellation or curtailment of a scheduled excursion upon advice or instruction of Government or other Public Authorities.
- f) the Insured Person's presence being required by police following burglary at his/her normal residence or place of business in the Country of Nationality or Country of Residence.
- g) the Insured Person's place of business and/or normal residence being uninhabitable or the intended destination of the scheduled excursion being unavailable to visit or being uninhabitable due to: fire; storm; flood; subsidence; or malicious damage.

The Company will indemnify the Insured on behalf of the Insured Person in respect of:

- i) deposits, advance payments and other charges which have not been, and will not be used, but which become forfeit or payable under contract; and
- ii) additional travel and accommodation expenses necessarily incurred.

Provided that the liability of the Company in respect of such expenses and costs shall not exceed the Benefit stated in the Business Travel Specification.

#### **Replacement Expenses**

In the event of the Insured or Insured Person necessarily incurring **Replacement Expenses** as the direct result of:

- a) the Insured Person sustaining **Bodily Injury** or becoming ill;
- b) the death, injury or illness of the Insured Person's close relative, friend or close business colleague;
- c) compulsory quarantine, jury service, subpoena or hijacking involving the Insured Person or Insured Person's close relative, friend or close business colleague;
- d) the Insured Person's presence being required by police following burglary at his/her normal residence or place of business.
- e) the Insured Person's place of business and/or normal residence being uninhabitable due to: fire; storm; flood; subsidence; or malicious damage.
- f) The Company will indemnify the Insured in respect of such expenses up to the Benefit stated in the Business Travel Specification.

## Coverage Extensions to Part F

### Travel Delay

The Company shall indemnify the Insured in respect of additional travel and accommodation expenses necessarily incurred by an Insured Person as a result of the late arrival at intended destination by a minimum of 6 hours due directly to cancellation or delay of scheduled public transport as a consequence of strike, breakdown or weather conditions up to a maximum of £500.

### Piste Closure

In the event of all lifts in the pre booked ski resort being closed meaning an Insured Person has to travel to an alternative resort for skiing the Company will pay up to £40 per day up to a maximum of £200 for one of the following:-

- a) travel costs to the nearest available ski resort
- b) if an insured person is unable to ski and subject to no other resort being available where any lift system and tows are open
- c) the additional cost of acquiring a new or extended ski pass

### Disruptive Pupil

If during an **Insured Journey** an Insured Person as defined in Category A of the Personal Accident Specification is required to accompany a **Disruptive Pupil** back to the **United Kingdom** the Company will indemnify the Insured in respect of any reasonable additional travel or accommodation expenses and up to 50% of expenses incurred by the **Disruptive Pupil** up to a maximum of £3,000 any one Insured Person unless such expenses are otherwise recoverable.

### Missed Connection

If due to the failure of public transport directly due to strike or industrial action, adverse weather conditions or mechanical breakdown an insured Person misses the international departure of any ship, aircraft or other conveyance on which an insured person is booked to travel the Company will indemnify the Insured in respect of any reasonable additional travel accommodation expenses up to a maximum of £500 any one Insured any one **Event**.

### Exclusions to Part F

The Company shall not be liable for expenses consequent upon:

- a) any expenses incurred if an Insured Person is travelling or intending to travel against the advice of a medical practitioner or for the purpose of obtaining medical treatment or medical advice;
- b) any loss which is insured under any other insurance policy;
- c) any loss arising from the cancellation or curtailment of an event held by the Insured, or a subsidiary or parent company thereof;
- d) any expenses incurred solely as a result of disinclination to travel or to continue the trip;
- e) any expenses incurred as a result of the Insured Person's redundancy or the termination of their employment more than 31 days prior to an **Insured Journey** taking place;

- f) any expenses incurred due to the Insured's or Insured Person's financial circumstances;
- g) any expenses consequent upon the default of any provider (or their agent) of transport or accommodation or any agent acting for the Insured or the Insured Person;
- h) any expenses incurred as a result of regulations made by any Public Authority or Government other than when caused by volcanic ash or other natural disaster;
- i) any expenses due to strike, labour, dispute, mechanical breakdown or failure of the means of transport (other than disruption of road or rail services by avalanche, snow or flood) which existed or for which advanced warning had been given prior to the date on which the **Insured Journey** was booked;
- j) any claim for cancellation following delay to an aircraft or ship if the delay is due to withdrawal from service temporarily or permanently on the orders of any Port Authority or the Civil Aviation Authority or any similar body in any country other than any expenses incurred as a result of a volcanic ash eruption or other natural disaster;
- k) any loss or expenses arising from an Insured Person committing or attempting to commit suicide, or intentionally inflicting self injury;
- l) any loss or expenses arising from an Insured Person engaging in aviation as a pilot of a fixed wing or rotary propelled aircraft;
- m) expenses which the Insured has already budgeted to spend;
- n) any loss under **Piste Closure** where
  - i) the claim is not supported by a written statement from the management of the resort confirming the reason for and duration of the **Piste Closure**
  - ii) the ski resort is less than 1,000 metres above sea level
  - iii) the **Piste Closure** was public knowledge prior to the booking of the **Insured Journey**

## ANNUAL INSURANCE POLICY FOR SCHOOL ACTIVITIES

### Section 4

#### **PART G – HI-JACK/KIDNAP**

The Company agrees to pay the Insured Person the amount of Benefit stated in the Travel Specification for each complete 24 hour period that an Insured Person is forcibly or illegally detained as the result of a **Hi-Jack/Kidnap** up to a maximum period of 50 days.

## ANNUAL INSURANCE POLICY FOR SCHOOL ACTIVITIES

### Section 4

#### **PART H – LEGAL EXPENSES**

The Company shall indemnify the Insured Person, for **Legal Expenses** incurred in pursuit of a claim for damages or compensation against a third party who caused **Bodily Injury** or death or illness to an Insured Person, as a result of an **Event** occurring during an **Insured Journey**, up to the maximum Sum Insured shown in the Travel Specification for **Legal Expenses** Coverage.

Prior to incurring any such **Legal Expenses**, written consent from the Company must be obtained. The Company will give such prior consent if the Insured satisfies the Company that:

- a) there are reasonable grounds for pursuing or defending the legal proceedings and it is reasonably likely that such an action/defence shall be successful; and
- b) it is reasonable for **Legal Expenses** to be provided in a particular case.

#### **Coverage Exclusions to Part H**

The Company shall not be liable for:

- a) any **Legal Expenses** incurred for the defence in any civil claim or legal proceedings made or brought by a third party against the Insured Person.
- b) any fines or penalties.
- c) any **Legal Expenses** incurred in connection with any criminal or willful act of the Insured person.
- d) any **Legal Expenses** incurred in the pursuit of any claim against a Travel Agent, Tour Operator, Insurer or their agents, which are eligible for consideration under an Arbitration Scheme or Complaints Procedure.
- e) any claim or circumstance notified more than twenty four (24) months after the incident from which the cause of action arose.

# ANNUAL INSURANCE POLICY FOR SCHOOL ACTIVITIES

## Section 4

### **PART I – PERSONAL LIABILITY**

In the event an Insured Person is travelling on an **Insured Journey**, the Company shall indemnify the Insured for the benefit of the Insured Person, for any legal liability incurred by the Insured Person up to the maximum Sum Insured shown in the Travel Specification, for:

- i) **Bodily Injury** or illness of any person;
- ii) accidental loss or damage to the property of any person;
- iii) any claimant's costs and expenses arising out of i) or ii) above and which the Insured Person or the Insured Person's representatives are legally liable to pay;
- iv) any other costs and expenses incurred with the Company's prior written consent.

#### **Coverage Conditions to Part I**

In addition to the General Conditions stated in Section 7, the following Special Conditions apply:

- a) no admission of liability, offer, promise, or payment shall be made by the Insured or Insured Person without the prior written consent of the Company;
- b) the Insured shall provide the Company with all assistance and information required in defence of a claim under this Policy;
- c) the Company or their appointed representatives may at its discretion, decide to take over and conduct the defence or settlement of any claim against the Insured or Insured Person.

#### **Special Exclusions to Part I**

In addition to the General Exclusions stated in Section 6, the following Special Exclusions apply:

Coverage under this Coverage Part shall not apply to personal liability for:

- a) accidental loss or damage to property belonging to, held in trust by, or in the custody or control of the Insured, Insured Person, any of the Insured's employees or any member of the Insured Person's immediate family.
- b) Injury or illness to any member of the Insured Person's immediate family;
- c) any injury, illness loss or damage arising directly or indirectly as a result of the ownership, possession or use of any mechanically propelled vehicle, aircraft or watercraft;
- d) any wilful, malicious or unlawful act;
- e) the carrying on of any trade, business or profession;
- f) any damages which should be more specifically claimed under any other contract of insurance in the name of the Insured &/or Insured Person;
- g) any damages resulting from venereal disease, sexually transmitted diseases, Acquired Immune Deficiency Syndrome (AIDS) or any AIDS related condition.
- h) any fines or penalties;
- i) liability arising out of the ownership or occupation of land or buildings;
- j) liability arising out of the rendering or failure to render advice;
- k) liability arising out of the actual, alleged or threatened contaminative, pathogenic, toxic or other hazardous properties of asbestos;

- l) damages, loss, cost or expense arising out of any:
  - request, demand, order or regulatory or statutory requirement that any Insured or others that test for, monitor, clean up, remove, contain, treat, detoxify or neutralise, or in any way respond to, or assess the effects of asbestos; or
  - claim or proceeding by or on behalf of a government authority or others for any damages, loss, cost or cleaning up, containing, treating, detoxifying or neutralising, or in any way responding to, or assessing the effects of asbestos;
- m) any loss or expenses arising from an Insured Person committing or attempting to commit suicide, or intentionally inflicting self injury;
- n) any loss or expenses arising from an Insured Person engaging in aviation as a pilot of a fixed wing or rotary propelled aircraft.
- o) Chubb shall not be liable to provide cover or benefit or pay any sums if that would directly or indirectly put the Company or any of its group companies in breach of any applicable economic or trade sanctions.



# ANNUAL INSURANCE POLICY FOR SCHOOL ACTIVITIES

## Section 5

### **PART A – GENERAL DEFINITIONS**

#### **Benefit Period**

The total period (but not necessarily consecutive period) for which Benefits for **Temporary Total Disablement** and/or **Temporary Partial Disablement** are payable in respect of any one accident to any Insured Person.

Where an Insured Person is employed by the Insured School on a contract of fixed duration, the benefit period will cease at expiry of the contract or as otherwise defined in the Personal Accident Specification whichever is the lesser.

#### **Bodily Injury**

Injury which is caused by a sudden unforeseen and fortuitous identifiable **Event**, and which solely and independently of any other cause, results within twenty four (24) months from the date of such injury in the Insured Person's death, dismemberment or disablement.

#### **Child or Children**

Any dependant and unmarried person under 18 years of age, or 23 years of age if in full time education.

#### **Country of Permanent Residence**

The country where an Insured Person resides indefinitely or where an Insured Person has the intent to reside indefinitely.

#### **Deferment Period**

A period at the beginning of a period of Temporary Disablement during which compensation provided by Benefits for **Temporary Total Disablement** and/or **Temporary Partial Disablement** shall not be payable.

#### **Delayed Personal Property**

**Personal Property** which is delayed during an Insured Journey and is outside the Insured Person's control for at least six (6) hours.

#### **Emergency Repatriation Expenses**

The additional cost of transportation including the cost of medical attendants necessarily incurred in transporting the Insured Person to an appropriate hospital or nursing home or to the **Country of Permanent Residence** if recommended by Chubb Assistance, in conjunction with the local attending medical practitioner. .

#### **Event**

One occurrence or all occurrences of a series consequent on or attributable to one source or original cause.

#### **Event Aggregate Limit**

The maximum amount stated within the Insuring Agreement for which the Company can be held liable in respect of loss or expenses for **Bodily Injury** arising out of a single **Event**. In the event the total amount of all claims for **Bodily Injury** exceeds the maximum amount stated in the Insuring Agreement, each individual claim shall be proportionately reduced until the total value of all claims do not exceed the maximum amount stated in the Insuring Agreement.

### **Exposure to the Elements**

Death or injury of an Insured Person as a direct result of unavoidable exposure to extreme heat or cold.

### **Hi-Jack**

The unlawful seizure or control of an aircraft or conveyance (or the crew thereof) in which the Insured Person is travelling as a fare paying passenger.

### **Insured Journey**

A journey undertaken by an Insured Person under the auspices of the Insured School. No single Insured Journey shall exceed six (6) months in duration, unless prior agreement has been obtained from the Company.

### **Kidnap**

The wrongful abduction and holding under duress, or by fraudulent means, of any Insured Person by any person(s) or group making a ransom demand or series of ransom demands for the release of such Insured Person.

**Legal Expenses** shall mean:

- a) any fees, expenses and other disbursements reasonably incurred by a solicitor, firm of solicitors or any other appropriately qualified person, firm or company appointed to act on behalf of the Insured Person including costs and expenses of expert witnesses as well as those incurred by the Company in connection with such claims or procedures;
- b) any costs for which an Insured Person is legally liable following an award of costs by any court or tribunal and any costs following an out of court settlement made in connection with any claim or legal proceedings;

### **Loss of Eye(s)**

**Loss of Eye(s)** shall include total and irrecoverable loss of sight, which shall be deemed to have occurred:

- a) in both eyes when the condition is shown to the satisfaction of the company to be permanent and without expectation of recovery and the Insured Person's name has been added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist;
- b) in one eye when the degree of sight remaining after correction is 3/60 or less on the Snellen scale and the company is satisfied that the condition is permanent and without expectation of recovery.

### **Loss of Limb(s)**

**Loss of Limb(s)** shall mean:

- a) in the case of a lower limb by permanent physical severance at or above the ankle or permanent total loss of use of an entire leg or foot;
- b) in the case of an upper limb loss by permanent physical severance of the entire four fingers through or above the metacarpo phalangeal joints or permanent total loss of use of an entire arm or hand.

### **Medical Expenses**

All reasonable costs for hospital, surgical or other diagnostic or remedial treatment given or prescribed by a qualified medical practitioner. Dental or optical expenses are excluded unless incurred as the result of an emergency.

### **Money**

Coins, banknotes, bankers drafts, bills of exchange, postal and money orders, signed travellers and other cheques, letters of credit, luncheon vouchers, money orders, phone cards, travel tickets, debit/credit cards, charge cards, gift tokens, coupons and lift pass which are taken or acquired on an **Insured Journey** by the Insured Person and are intended for personal expenditure only.

### **Overseas Medical Expenses**

All reasonable costs necessarily incurred outside the United Kingdom for hospital, surgical or other diagnostic or remedial treatment given or prescribed by a qualified medical practitioner. Dental or optical expenses are excluded unless incurred as the result of emergency.

### **Permanent Total Disablement**

- a) Where the Insured Person is gainfully employed, and is below state retirement age or above 18 years of age, **Permanent Total Disablement** means disablement caused other than by **Loss of Limb(s)**, **Loss of Eye(s)**, **Total Loss of Hearing** or **Total Loss of Speech** which will entirely prevent the Insured Person from engaging in his/her usual occupation for the remainder of his/her life.
- b) Where the Insured Person is not gainfully employed, or is above the state retirement age or below 18 years of age, **Permanent Total Disablement** means disablement, caused other than by **Loss of Limb(s)**, **Loss of Eye(s)**, **Total Loss of Hearing** or **Total Loss of Speech** which will entirely prevent the Insured Person from engaging in any and every occupation for the remainder of his/her life.

### **Personal Property**

Personal goods belonging to the Insured Person, or for which he/she is responsible which are taken by him/her on the **Insured Journey**, sent in advance, or acquired by him/her during the **Insured Journey**, excluding **Money**.

### **Replacement Value**

The full value to replace **Personal Property** and/or **Electronic Business Equipment** without deduction for wear and tear or depreciation.

### **Temporary Total Disablement**

Temporary disablement which entirely prevents the Insured Person from engaging in or giving attention to his/her usual occupation.

### **Total Loss of Hearing**

Total, permanent and irrecoverable loss of hearing.

### **Total Loss of Speech**

Total, permanent and irrecoverable loss of speech.

### **Travel Expenses**

Reasonable additional costs necessarily incurred for:

- a) Travel, sustenance and accommodation expenses of up to two (2) relatives or friends of the Insured Person who on medical advice are required to travel or remain with the Insured Person;
- b) funeral expenses incurred in the burial of the Insured Person outside the United Kingdom
- c) costs incurred in transporting the Insured Person's body or ashes, and **Personal Property** back to the United Kingdom;
- d) travel and accommodation expenses incurred by the Insured Person in returning to attend the funeral of a close relative in the United Kingdom.

**United Kingdom**

England, Scotland, Wales, Northern Ireland, Isle of Man, and the Channel Islands

**War**

**War** shall mean armed conflict between nations, including forces acting for any international authority, whether **War** be declared or not, invasion, civil war, military action, any attempt to usurp power, or any activity arising out of an attempt to participate in any of these actions.

**War Aggregate Limit**

It is hereby noted and agreed that the liability of the Company shall be limited to the maximum stated within the Insuring Agreement in respect of any **Bodily Injury** loss or expense arising from **War**. This maximum liability applies to one claim or series of claims arising out of a single **Event** or cause. In the event that the sum of all claims exceeds this maximum, each claim shall be proportionately reduced until the total value of all claims do not exceed the maximum liability of the Company.

## ANNUAL INSURANCE POLICY FOR SCHOOL ACTIVITIES

### Section 6

#### GENERAL EXCLUSIONS

The Company shall not be liable for Bodily Injury, loss or expense arising from;

- a) the Insured Person committing or attempting to commit suicide, or intentionally inflicting self-injury;
- b) the Insured Person engaging in flying or other aerial activity except as a passenger;
- c) the Insured Person engaging in active service in any of the Armed Forces of any nation;
- d) **War** within the Insured Persons Country of Permanent Residence or Country of Secondment;
- e) an Insured Person who has attained the age of 80 years, unless such **Bodily Injury**, loss or expense occurs during the Policy Period in which the Insured Person attains the age of 80 years.
- f) Chubb shall not be liable to provide cover or benefit or pay any sums if that would directly or indirectly put the Company or any of its group companies in breach of any applicable economic or trade sanctions.

# ANNUAL INSURANCE POLICY FOR SCHOOL ACTIVITIES

## Section 7

### **GENERAL INSURANCE CONDITIONS**

These conditions apply to the Policy as a whole and to each Coverage Part in it.

#### **1. DUPLICATE COVER**

If a loss is covered under more than one Coverage Part of this Policy, the Company shall provide coverage under the Coverage Part that provides the most cover, but never under more than one Coverage Part. In no event shall the Company make duplicate payments for the same loss.

#### **2. CANCELLATION**

The Policy may be cancelled by the Insured School by giving the Company 30 days prior written notice. The Policy may be cancelled by the Company by giving the Insured School 30 days prior written notice at the last known address of the Insured School except that five (5) days prior written notice will be given when cancellation is for non-payment of premium. Notice shall be made via recorded delivery. In the event the Policy is cancelled by the Insured School, the Company shall return a pro-rata of the annual premium, subject to a minimum retention by the Company one third of the annual premium whichever is greater, provided no claim has been paid or is payable, and no incident has occurred which could give rise to a claim under this Policy. If the Policy is cancelled by the Company, it shall retain the pro-rata earned premium hereunder for the period during which this Policy has been in force or the pro-rata minimum premium, whichever is greater. Premium adjustment shall be made as soon as practicable after cancellation, but the failure of the Company to tender premium refunds at the time notice of cancellation is given shall not affect the validity of such notice.

The Company may cancel any coverage provided under the Policy in respect of **War** (whether declared or not) by sending seven (7) days prior written notice to the Insured at the Insured's last known address.

#### **3. DUE DILIGENCE**

The Insured School shall exercise and ensure that all Insured Persons exercise, all due diligence and care to avoid or diminish any loss or any circumstances likely to give rise to a claim under this Policy.

#### **4. DUE OBSERVANCE**

It shall be a condition precedent to any liability of the Company to make any payment under this Policy, for the Insured Persons to duly observe the Specifications, Endorsements, terms of this Policy and the truth of the statements and answers and information supplied on or in connection with any proposal.

## **5. INTEREST**

No sum payable under this Policy shall carry interest.

## **6. JURISDICTION AND GOVERNING LAW**

This Policy shall be governed by and construed in accordance with, English law. Each of the parties submits to the exclusive jurisdiction of the courts of England and Wales.

## **7. FRAUD AND MISREPRESENTATION**

Coverage shall be void if the Insured (and Insured Person) deliberately or recklessly provides false information to the Company whether at inception, when advising of a change or when making a claim.

If the Insured (and Insured Person) is careless in providing information to the Company then the Company may amend the Coverage by making an appropriate adjustment to the premium, amend the terms of the policy or cancel the policy in accordance with the policy conditions.

## **8. INFORMATION PROVIDED TO THE COMPANY**

In deciding to provide this Coverage and in setting the terms and premium the Company has relied on the information that has been provided by the Insured (and Insured Person) and the Insured (and Insured Person) must take care when answering any question to ensure that all information is accurate and complete.

The Insured (and Insured Person) must tell the Company, as soon as possible, if there are any changes to the information that has already been provided.

## **9. SPECIAL CLAIMS CONDITIONS**

It is a condition precedent to the liability of the Company under this Policy that in the event of any circumstances which could give rise to a claim, the Insured School or the Insured Person shall:

- a)
  - i) give notice to the Company as soon as reasonably possible by writing to the following address: Chubb Insurance Company of Europe SE, 106 Fenchurch Street, London, EC3M 5NB, or by contacting Chubb as below;  
Telephone: +44 (0)20 7956 5000  
Facsimile: +44 (0)20 7956 5922  
Email: cahukclaims@chubb.com
  - ii) make no admission of liability without the prior written consent of the Company;
  - iii) provide the Company or their appointed representatives with:
    - a) all necessary assistance in a timely manner,
    - b) all information reasonably required,
    - c) all documentation and records necessary to establish and assess indemnity hereunder,

- d) copies or extracts as may be reasonably required;
  - iv) prove the loss to the reasonable satisfaction of the Company;
  - v) forward immediately to the Company or their representatives any letter, writ or other document received in connection with any claim made under this Policy;
  - vi) assist and concur with all reasonable arrangements for medical and other advisers of the Company to examine any Insured Person in respect of which a claim has arisen.
- b) As often as may be reasonably required provide a statutory declaration sworn before a solicitor, justice of the peace or notary public named by the Company, on all matters connected with a claim, at such reasonable time and place as may be designated by the Company.

No act of the Company or their representatives in connection with any investigation hereunder, shall be deemed a waiver of any defence which the Company might otherwise have. All acts shall be deemed to have been made without prejudice to the Company's liability.

The Company reserves the right to:-

- a) take such steps as they deem necessary to prevent, mitigate or minimise a loss;
- b) take over and conduct the defence or settlement of claims made against an Insured Person that are covered by this Policy;
- c) pursue all rights or remedies available to the Insured whether or not payment has been made hereunder;
- d) require independent medical examination of any Insured Person(s) who gives rise to a claim hereunder.

## 10. THIRD PARTY RIGHTS

A person who is not a party to this Agreement, including specifically any Insured Person, has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this Agreement.

## 11. NON-ASSIGNMENT

This Policy cannot be assigned without the prior written consent of the Company.

## 12. OTHER INSURANCE

If at the time of an **Event** under this Policy there is any other insurance covering the same loss, damage or liability or any part thereof, the Company will only pay its rateable proportion of the claim, except where this is excluded under the specific Coverage Part.

## 13. DATA PROTECTION NOTICE

The Company collects and processes personal information about individuals who may receive cover under the Policy from the Insured, such as their name, address, and any other personal details which are provided to us in order to provide the insurance and claims services. The Company will treat this information in accordance with applicable data protection law. For policy administration purposes, the Company will use and store any such personal information on an electronic database, which may also be available to selected authorised representatives of member insurers of the Chubb Group of Insurance



Companies operating outside Europe. The Company has taken reasonable measures to protect such personal information once it is transferred outside Europe in accordance with their normal data security policies. The Company may also disclose such personal information to outside parties, such as premium collection agencies, reinsurers, outside counsel and claims administrators, to provide the insurance and claims services, or as allowed by law.

Please ensure that you notify the Insured Persons of the same.

#### **14. COMPLAINTS**

We aim to provide a first class service. If you do have any cause for complaint, in the first instance please contact your insurance broker:

John Brady,  
Schools Advisory Service,  
Trigg House,  
11 Maisies Way,  
South Normanton,  
Derby, DE55 2DS  
Tel : 01773 814400

or contact:

The Manager, Accident and Health Department  
Chubb Insurance Company of Europe SE,  
106 Fenchurch Street,  
London, EC3M 5NB  
Telephone: 020 7956 5000

If you remain dissatisfied, you may ask the Financial Ombudsman's Service to review your case at the address shown below.

The Financial Ombudsman Service  
Exchange Tower  
London E14 9SR  
Telephone 0800 023 4567  
Email [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

## 15. FINANCIAL SERVICES COMPENSATION SCHEME

The Company is covered by the Financial Services Compensation Scheme. The Insured School may be entitled to compensation should the Company be unable to meet its financial obligations. Further information can be obtained from the Company or from the Financial Services Compensation Scheme at the following address:

Financial Services Compensation Scheme,  
10th Floor,  
Beaufort House,  
15 St Botolph Street,  
London EC3A 7QU  
Telephone 0800 678 1100  
[www.fscs.org.uk](http://www.fscs.org.uk)

Chubb Insurance Company of Europe SE. Registered office: 106 Fenchurch Street, London, EC3M 5NB, England.  
Telephone: +44 (0) 20 7956 5000 Facsimile +44 (0) 20 7956 5900. A European company incorporated in England and Wales registered under company number SE13. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.