

**Rates of Premium per Person – Applicable to Pupils and Adults**

These rates apply for journeys commencing prior to 1.1.2007

Please send in your completed form at least five working days before departure and include payment. See page 4 for Area definitions.

**Standard Rating Structure:**

AREA 1	-	15p per day
AREA 2	-	30p per day
AREA 3	-	50p per day

These rates are inclusive of Insurance Premium Tax.

The above rates apply to all non hazardous activities.

**Hazardous Activities**

If, within the course of the School Journey, members of the party are going to engage in a hazardous activity then a 100% loading must be applied to the Standard Rating Structure.

Examples of Hazardous Activities are as follows:

Abseiling, assault courses, boxing, canoeing, dry slope skiing, flying, gliding, hang gliding, ice hockey, judo, mountaineering, parachuting, pot holing/caving, rafting, scuba diving, Any other obviously Hazardous Activity.

Even if more than one hazardous activity is being undertaken on the School Journey, only one load need apply.

This 100% loading must apply to all members of the party for each day of the trip even if some members do not participate in the activity.

Example: An activity week for 25 pupils and 5 teachers. Activities will include abseiling and canoeing.

<b>AREA 1</b>			
Calculation:	Number of Persons	30	
	Number of days	7	
	Standard rate	15p	
	Hazardous loading	100%	
	(30 x 7 x 15p) + 100%	=	£63.00

Insurance Premium Tax (IPT) as levied by H.M. Government, is included within the standard rating structure and need not be paid in addition.

**Compilation of Premium**

	Number of Persons	Number of Days	Hazardous Loading	Total Premium
AREA 1	(	x	x 15p) +	= £
AREA 2	(	x	x 30p) +	= £
AREA 3	(	x	x 50p) +	= £
			TOTAL	£

Minimum Premium per Certificate: £40

Amount of remittance enclosed £ \_\_\_\_\_ Date \_\_\_\_\_

Signature of Responsible Teacher (Mr/Mrs/Miss/Ms) \_\_\_\_\_

Printed Name \_\_\_\_\_

**Section 2 – Cancellation and Other Expenses**

The Insurer will indemnify the Insured in respect of the following expenses arising as a direct result of the cancellation, delay in commencement, curtailment (proportionally only) or extension of the School Journey by any fortuitous event outside the control of the Insured where the expenses are not recoverable from any other source;

- (a) loss of deposits and charges for which the Insured is legally liable
- (b) additional travel and accommodation costs necessarily and reasonably incurred, including obtaining replacement passport

Provided that in the event of cancellation or interruption of public transport services by riot, strike or civil commotion occurring at commencement of or during the journey

- (i) the said riot, strike or civil commotion was not in existence or threatened at commencement of the insurance
- (ii) where such circumstances occur and are not excluded under (i) above the Insurer reserves the right to arrange alternative means of transport and route
- (iii) any alternative transport by air must be approved by the Insurer

**Exceptions to Section 2:** The Insurer will not be liable for any loss resulting directly or indirectly from

- (a) government regulations, service with the armed forces, disinclination to travel or financial circumstances (other than the redundancy of a parent or guardian where such redundancy occurs after the Period of Cover commenced)
- (b) act, error, omission or default of any agent, firm or person undertaking to provide transport, accommodation or other services to the Insured
- (c) for the first £15 of any claim for any Insured other than for loss of deposits only, providing that the total amount will not exceed £100 in the aggregate in respect of any one School Journey
- (d) (i) the way in which any Data Processing System responds to or deals with or fails to respond to or fails to deal with any true calendar date
- (ii) any Data Processing System responding to or dealing in any way with:
  - (1) any data denoting a calendar date or dates as if such data did not denote a calendar date or dates
  - (2) any data not denoting a calendar date or dates as if such data denoted a calendar date or dates

whether such Data Processing System is the property of the Council or not and whether occurring before during or after the year 2000.

For the purpose of this Exception 'Data Processing System' will mean any computer or data processing equipment or media or microchip or integrated circuit or any similar device or any computer software or computer firmware.

Limit of liability in respect of any one Insured ..... £1,000

**Section 3 – Medical and Associated Expenses**

The Insurer will indemnify the Insured for the following expenses or charges which have been reasonably incurred and are the direct result of accidental injury sustained or illness declaring itself during the Period of Cover:

- (a) **Medical Expenses:** Hospital, medical, surgical, nursing or other like expenses incurred outside Great Britain, Northern Ireland, the Isle of Man or the Channel Islands within 12 months from the date of the incident causing accidental injury or illness of any Insured, Excluding the first £15 of any claim for any Insured.
- (b) **Transport Expenses:** For additional hotel accommodation or transport costs back to their home within Great Britain, Northern Ireland, the Isle of Man or the Channel Islands of any sick or injured Insured, or in the event of death the body or ashes of such Insured.
- (c) **Parents Visiting Sick Party Members:** By parents or one other near relative, friend or responsible adult in travelling to, remaining with or escorting home any Insured suffering from the direct result of accidental injury or illness, provided that all expenses incurred in connection with any one claim in excess of £250 are approved by the Insurer.
- (d) **Funeral Expenses:** Expenses involved in arranging the funeral or cremation at the place of death (other than in Great Britain) of any Insured, including expenses incurred by parents or one other near relative for return travel and board and lodging in attending the funeral or cremation.

Limit of liability in respect of any one Insured ..... £1,000,000

In the event of accident to or sickness of any Insured, which in the opinion of the School Journey Party Leader, or, if unavailable, any other adult party member, necessitates urgent medical assistance or advice the responsible person may consult:

Inter Partner Assistance – UK using their 24 hour emergency telephone service on 01737 815147 or Fax: 01737 815881

Inter Partner Assistance – UK will consult with doctors and hospital authorities in their own language regarding diagnosis and treatment and will also guarantee to them payment of fees and charges. They will also arrange with the Insurer's approval, any essential emergency travel details and take care of the administrative difficulties that may arise therefrom.

**Section 4 – Personal Accident**

The Insurer will pay to any Insured or their legal representatives the Benefits specified below as compensation if during the Period of Cover the Insured sustains bodily injury caused by violent, accidental, external and visible means which within 24 months of the occurrence solely and independently of any other cause results in death or disablement.

**Benefits**

1. (a) Death of an Insured aged 18 and over..... £20,000  
(b) Death of an Insured aged under 18 ..... £7,500
2. Total loss of use of or total loss by physical severance of one or more hands or feet or total loss of sight in one or both eyes ..... £20,000
3. Permanent total disablement (other than as stated above) from engaging in or giving attention to any profession or occupation (scholastic duties for an Insured aged under 18 years)..... £20,000
4. Permanent partial disablement – the following amounts:
  - (a) Total loss of hearing..... £12,000
  - (b) Total loss of hearing in one ear ..... £3,000
  - (c) Complete loss of use of hip, knee or ankle..... £4,000
  - (d) Removal of the lower jaw by surgical operation..... £6,000
  - (e) Fractured leg or foot with established non-union ..... £5,000
  - (f) Fractured knee-cap with established non-union ..... £4,000
  - (g) Shortening of a leg by at least 3 centimetres..... £3,000
  - (h) Loss by amputation or complete loss of use of
 

	Right	Left
(i) One thumb.....	£4,000	£3,500
(ii) One index finger.....	£3,000	£2,500
(iii) Any other finger.....	£2,000	£1,500
(iv) One big toe.....	£2,000	£2,000
(v) Any other toe.....	£600	£600
  - (i) Complete loss of use of shoulder or elbow..... £5,000 £4,000
  - (j) Complete loss of use of wrist..... £4,000 £3,000
5. Permanent facial disfigurement to an extent of not less than five square centimetres of scar tissue in the area from the hairline to and including the lower jaw and ears ..... £2,000
6. Loss of or damage to teeth and dentures:  
the cost of dental treatment or repair or replacement of dentures up to a maximum of ..... £500
7. Temporary total disablement for a period not exceeding 104 weeks from engaging in or giving attention to:
  - (a) usual occupation for an Insured aged 18 years and over..... £20 per week
  - (b) scholastic duties for an Insured aged under 18 years ..... £5 per week

**Memoranda****(1) Applicable to Benefit 3**

If after the expiry of 52 weeks consecutive disablement the Insured is still totally disabled from engaging in or giving attention to any profession or occupation (or scholastic duties for an Insured aged under 18 years) but the medical evidence is such that it cannot be said that such disablement is permanent total and absolute, payments will be made for as long as such total disablement continues for a period not exceeding 10 years. Such payments shall be at an annual rate of 10 per cent of the benefit provided by Benefit 3 and will be by half-yearly instalments in arrear. The first payment shall be made 18 months after commencement of disablement in respect of the first 18 months of disablement.

**(2) Applicable to Benefit 4**

- (a) In the case of other permanent partial disablement not specified in Benefit 4 the amount payable will be such proportion of Benefit 2 as is commensurate with the degree of permanent partial disablement when compared with the degree of disablement specified in Benefit 4.
- (b) The amounts payable under (h), (i) and (j) will be reversed in the case of a left handed person.

**(3) Applicable to Benefit 7**

Unless otherwise agreed by the Insurer weekly compensation will not become payable until the total amount due has been ascertained.

- (4) Limit of liability to any one Insured under Benefits 1 to 6 arising out of any one accident..... £20,000

**Section 5 – Personal Effects and Money**

The Insurer will indemnify the Insured in respect of loss, damage or destruction occasioned during the Period of Cover, subject to the following Limits of Indemnity in respect of each Insured:

**Limits of Indemnity**

- (a) For any one article or pair or set of articles (unless otherwise agreed by the Insurer) ..... £250
- (b) For all money (which includes cash, bank and currency notes, cheques, credit cards, travel tickets, petrol and other coupons) belonging to any one Insured..... £400
- (c) For all money (which includes cash, bank and currency notes, cheques, credit cards, travel tickets, petrol and other coupons) in the custody of a responsible adult..... £2500
- (d) For all property belonging to any one Insured..... £1500

**Extension – Delayed Baggage.** In the event of the baggage of the Insured not arriving at the outward destination within 12 hours of the Insured's arrival the Insurer will reimburse the cost of purchase of essential items of toiletry and clothing up to a maximum for any one Insured of ..... £100

If the baggage proves permanently lost such sum will be deducted from the final settlement.

**Exceptions to Section 5: The Insurer will not be liable:**

- (a) for loss, damage or destruction occasioned
  - (i) to mechanically propelled vehicles, caravans, trailers, boats, sailing boards and other waterborne craft or to any other property more specifically insured
  - (ii) to property insured left overnight in or on any unattended vehicle unless in a locked garage
  - (iii) by moth, vermin, wear or tear, gradual deterioration or any process of cleaning, repairing or restoring or from atmospheric or climatic conditions
  - (iv) to sports gear in use
  - (v) by confiscation or detention by Customs or other authority
  - (vi) by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds
  - (vii) to glass, fragile or brittle articles, or contact lenses, or camping equipment (unless by fire or collision or overturning of a vehicle or other conveyance)
- (b) in respect of money shortages due to error or omission or for losses due to depreciation in value of currency
- (c) for losses not reported to the Police within twenty-four hours of discovery
- (d) for the first £15 of any claim for any Insured under Limits of Indemnity (a), (b) and (d) other than in respect of Delayed Baggage.
- (e) for the first £15 of any claim for any Insured under Limits of Indemnity (c).

# ZURICH MUNICIPAL – SCHOOL JOURNEY INSURANCE CERTIFICATE.

In the event of an emergency requiring a call to the 24 hour emergency assistance number you will be required to quote the ESCC insurance Policy number: SJ-17AC01-0026

The emergency numbers are:

Tel 01737 815147 Tel Abroad: ++44 1737 815147

Fax 01737 815881 Fax Abroad: ++44 1737 815881

Name of Responsible Teacher and Postal Address of the School to be written very clearly in BLOCK CAPITALS in panel below.

Teacher: _____
School Address: _____
_____
_____

Destination \_\_\_\_\_ Dates \_\_\_\_\_

Certificate Number \_\_\_\_\_

## Definitions

**Insured:** Each and every member of a School Journey party who is either a person involved in full-time education or a teacher or other adult not over 65 years of age.

**Period of Cover:** From time of assembly of the School Journey party prior to departure until dispersal on return including direct travel to and from home. In respect of Section 2 only cover commences from the date on which the proposal has been registered.

**School Journey:** Any trip or excursion not exceeding 31 days in duration (including exchange visits and work experience placements) approved by the Insured involving travel outside the school boundaries but excluding:

- Winter Sports holidays
- trips or excursions where insurance is provided as part of the package price.

## Geographical Limits:

- AREA 1. Great Britain, Northern Ireland, Isle of Man, Channel Islands.
- AREA 2. Europe, Madeira, Canary Islands and those parts of countries bordering the Mediterranean north of latitude 30°N.
- AREA 3. Elsewhere in the World.

## Special Notes:

- This scheme does not apply to winter sports (please see separate proposal form).
- It does not cover tents or other camping equipment, boats, sailing boards, canoes, or similar equipment.

You are strongly recommended to obtain Form E.111 to take full advantage of E.C. reciprocal arrangements. The necessary forms (to be completed before the journey commences) can be obtained from your local D.S.S. office. If the cost of medical treatment is reduced by the use of Form E.111, the £15 deduction under Section 3 will not be applied.

## Section 6 – Legal Liability for Accidents

In so far as the Insured is not entitled to indemnity under any other policy of insurance or from any other source the Insurer will indemnify the Insured in respect of liability at law for death, bodily injury or illness or damage to or loss of property all of which is accidental in character and which occurs during the Period of Insurance.

**Exceptions to Section 6:** The Insurer will not be liable:

- for death, injury or illness of or to any person under a contract of service with the Insured
- for damage to or loss of property belonging to or under the control of the Insured
- for claims arising in connection with any mechanically propelled vehicle or any aircraft or waterborne vessel or craft, owned, controlled or driven by any Insured or their servants or agents
- to indemnify the Insured in respect of liability accepted or imposed under agreement without the written consent of the Insurer
- to pay more than the sum of £5,000,000 for all claims arising out of any one occurrence or arising out of all occurrences of a series consequent on or attributable to one source or original cause, but in addition costs and expenses of litigation incurred with the consent of the Insurer will be paid
- for bodily injury or illness (fatal or otherwise) or loss or damage caused to property when such injury, illness, loss or damage arises directly or indirectly out of Pollution or Contamination unless such Pollution or Contamination arises from a sudden, identifiable, unintended and unexpected incident which takes place in its entirety at a specific time and place during the Period of Cover. All Pollution or Contamination which arises out of one incident will be deemed to have occurred at the time such incident takes place. For the purpose of this exception Pollution or Contamination will be deemed to mean:
  - all pollution or contamination of buildings or other structures or of water or land or the atmosphere; and
  - all injury, illness, loss or damage directly or indirectly caused by such pollution or contamination.

The Insurer's total liability for all such Pollution or Contamination claims arising or treated by the Insurer as arising, directly or indirectly from incidents during any one Period of Cover will not exceed in the aggregate the sum of £5,000,000

- to make any payment in respect of liability arising from the supply of goods or services
- for any claim made or brought:
  - in the United States of America or Canada or territories under their jurisdiction
  - under or in consequence of any judgement or order in or under the laws of the United States America or Canada or territories under their jurisdiction.

No admission of liability, waiver of rights or promise of payment will be made without the Insurer's consent.

## Complaints Procedure

At Zurich Municipal we always endeavour to deliver a quality service but we recognise that very occasionally things may go wrong. If you have any cause for complaint, you should in the first instance call or write to either your normal point of contact or the office that issued your policy. Please quote the details of your policy (your policy number, your name, your organisation's name etc.) If the matter is not resolved to your satisfaction, please write to the Manager of the office that administers your policy. In the unlikely event that you are still not satisfied with our response, please write to our Chief Executive at: The Grange, Bishops Cleeve, Cheltenham, Glos GL52 8XX. Telephone: 0845 601 4937 Email: chiefexecutive@uk.zurich.com  
A member of the Chief Executive's office will respond to your complaint and offer resolution where possible.

If we are unable to resolve your complaint to your satisfaction within 8 weeks, or if we have provided you with a final decision letter, you may be able to refer your complaint to the Financial Ombudsman Service (FOS). This is a free and impartial service. Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR Telephone: 0845 080 1800 Email: complaint.info@financial-ombudsman.org.uk  
The FOS will only consider your complaint if, at the time of notification, you are a business with a group annual turnover of less than £1 million, a charity with an annual income of less than £1million or a trustee of a trust with a net asset value of less than £1 million. Following the Complaints Procedure does not affect your legal rights.

**General Exceptions and Conditions**

1. The Insurer will not be liable for death injury disablement or loss damage or expense directly or indirectly caused or contributed to by war invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power or martial law.
2. The Insurer will not be liable for:
  - (a) loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss
  - (b) any legal liability of whatsoever nature
 directly or indirectly caused by or contributed to by or arising from
  - (i) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
  - (ii) the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
  - (c) any loss directly or indirectly arising out of, contributed to by, or resulting from actual, threatened, feared or perceived use of biological, chemical, radioactive or nuclear agent, material, device, or weapon.
  - (d) any loss directly or indirectly arising out of, contributed to by, or resulting from actual, threatened, feared or perceived use of biological, chemical, radioactive or nuclear agent, material, device or weapon.
3. If at the time the insurance is proposed any Insured is aware of any circumstances likely to result in the arrangements being delayed, cancelled or curtailed such circumstances must be declared to the Insurer.
4. It is a condition precedent to the Insurer's liability that at the time of commencement of the School Journey none of the Insured is travelling contrary to medical advice.
5. The Insured will:
  - (a) take all reasonable steps to prevent accidents, loss, damage, destruction or expense and to recover property lost or stolen
  - (b) give immediate notice in writing to the Insurer of any event likely to give rise to a claim under this Certificate and supply such further information and proofs in writing as the Insurer may reasonably require.
6. The Insurer will not be liable for any losses resulting from
  - (a) participation by the Insured in:
    - (i) winter sports
    - (ii) canoeing, sailing or boating other than on inland or coastal waters
    - (iii) any obviously hazardous activity unless the appropriate additional premium has been paid
  - (b) motor-cycling, racing of any kind other than on foot or air travel other than as a passenger in a licensed passenger carrying aircraft
  - (c) intoxication of or the illegal use of drugs by any Insured or sexually transmitted disease
  - (d) deliberate exposure to unnecessary danger (except in an attempt to save human life).
7. In respect of hazardous activities, it is a condition of this insurance that the persons in charge of the School Journey will have reached a reasonable standard of proficiency in the activity in which the Insured are participating.
8. Where canoeing or sailing of any kind including the use of powered vessels is being undertaken it is a condition of this insurance that:
  - (a) the persons in charge will have achieved a reasonable standard of sailing and navigational competence and
  - (b) for yachting and canoeing life jackets or buoyancy aids will be worn by all Insured participating and for other sailing (except rowing boats) life-saving equipment will be carried in the vessel.
9. Any difference as to the amount to be paid under this Certificate (liability being otherwise admitted) will be referred to an arbitrator in accordance with the statutory provisions in force and the making of an award will be a condition precedent to any right of action against the Insurer.
10. So far as concerns Sections 3 and 4 if the aggregate amount of benefit payable in respect of any one incident exceeds the sum of £2,000,000 the benefit payable for each Person Insured will be proportionately reduced until the total is equal to the sum of £2,000,000.

Issued by:

Proposal Page 1



**ZURICH  
MUNICIPAL**

**School Journey Insurance**

Section 1

Proposal  
Form

**Please ensure that all sections of this form are completed.**  
(See Off-site Activities & Educational Visits: Regulations & Guidelines' for details of Hazardous Activities).

**Next telephone School Journey details to Garry Saunders on Ext. 1578 to obtain Certificate number. Enter the number in box marked 'Proposal Form' on page 1 and also on 'Certificate' page 4. Send Proposal Form (front tear-off section) to Garry Saunders Insurance & Risk Management Section, County Hall.**

**The minimum payment of £40.00 does not apply.**

Name and Address of School \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_ Telephone \_\_\_\_\_

Full Postal Address of School  
Journey, or Camp Headquarters  
or Destination of Day Excursion \_\_\_\_\_

\_\_\_\_\_

Date of Departure (or Day Excursion) \_\_\_\_\_

Date of Return \_\_\_\_\_

Total number of days (both dates inclusive) \_\_\_\_\_

Number of pupils \_\_\_\_\_

Number of responsible adults \_\_\_\_\_

For details of rates see Proposal Page 2