

FIELD STUDIES COUNCIL

SCHOOL JOURNEY INSURANCE SCHEME

It is highly recommended that all visitors have adequate insurance cover at all times and Field Studies Council now have an agreement in place with Zurich Insurance plc who have arranged a blanket insurance policy for all FSC Course Participants.

Policy Number: SJ-279001-0156 *(to be quoted in respect of all correspondence and when submitting a claim)*

Policyholder: Field Studies Council

Insurer: Zurich Insurance plc

Period of Insurance: 1st January 2012 – 31st December 2012 and any subsequent Period of Insurance for which FSC shall pay and that Zurich accepts payment of a premium.

School Journey: Any trip or excursion not exceeding 31 days in duration.

Person Insured: Each and every member of a School Journey party or participant on an FSC Leisure Learning or Professional Development course who is either a person involved in full time education or a teacher or other adult not over 80 years of age, and who is normally resident within the UK or Eire.

This is a summary of the significant features, benefits and limitations of the cover by Zurich's School Journey Travel policy. The full terms, conditions or exclusions are shown in the Policy Schedule Document, which can be obtained from FSC Head Office or directly from Zurich Insurance plc.

Type of insurance and cover

The Policy provides indemnity against specified risks associated with cancellation, personal accident, medical expenses, loss of personal effects and legal liability in respect of journeys made by the Persons Insured in connection with the business of FSC as stated in the Policy Schedule.

Significant features and benefits

Insurance is provided against the following events and up to the stated limits provided below.

SUMMARY OF BENEFITS

Section 2 – Cancellation and Other Expenses

Zurich will indemnify the following expenses arising as a direct result of the cancellation, delay in commencement, curtailment (proportionately only) or extension of the trip by any fortuitous event outside the control of the Insured or the Person Insured where the expenses are not recoverable from any other source:-

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

Limit of Indemnity: £1,000 per Insured Person

Section 3 – Medical and Associated Expenses

Costs incurred following expenses or charges which are the direct result of accidental injury sustained or illness declaring itself during the period of the FSC course.

Limit of Indemnity: £1,000,000 per Insured Person

In the event of an accident to or sickness of any Insured Person, which in 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 using their 24-hour emergency telephone service on 01737 815 147 (from the UK) and +44 1737 815 147 (from Abroad).

Inter Partner Assistance 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 Zurich's approval, any essential emergency travel details and take care of the administrative difficulties that may arise therefrom.

Section 4 – Personal Accident

Benefits for bodily injury caused whilst on an FSC course by violent, accidental, external and visible means which solely and independently of any other cause within 24 months from the date of injury results in:-

Death of a Person Insured aged 18 years and over (the maximum amount payable in the event of death of a person Insured aged under 18 years is £7,500)	£25,000
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	£25,000
Permanent total disablement	£25,000
Temporary total disablement for a period not exceeding 104 weeks from engaging in or giving attention to:-	
(a) usual occupation for a Person Insured aged 18 years and over	£20 per week
(b) scholastic duties for a Person Insured aged under 18 years	£5 per week

Section 5 – Personal Effects and Money

Loss, damage or destruction occasioned during the period of the FSC course subject to the following limits of indemnity in respect of each Person Insured:-

(a) Any one article or pair or set of articles	£250
(b) All Money	£500
(c) All Money in the custody of a responsible adult	£2,500
(d) All property insured including under (a) and (b) above but excluding (c)	£1,500

In the event of any Person Insured's baggage not arriving at the outward destination within 12 hours of arrival Zurich will reimburse the cost of purchase of essential items of toiletry and clothing up to a maximum sum of £100. If the baggage proves permanently lost, such sum will be deducted from the final settlement.

Zurich will not be liable:

- (a) for loss, damage or destruction occasioned:
 - to property insured left overnight in or on any unattended vehicle unless in a locked garage.
 - to mechanically propelled vehicles, caravans, trailers, boats, sailing boards and other waterborne craft or to any other property more specifically insured.
 - by moth, vermin, wear or tear, gradual deterioration or any process of cleaning, repairing or restoring or from atmospheric or climatic conditions.
 - to sports gear in use.
 - by confiscation or detention by Customs or other authority.
 - to glass, fragile or brittle articles, or contact lenses, or camping equipment (unless by fire or collision or overturning of the vehicle or other conveyance containing the equipment).
- (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 at a Police Station or to the Carriers when a loss occurs in transit within 24 hours of discovery.

Section 6 – Legal Liability

Zurich will indemnify the Person 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 during the period of the FSC Course.

Limit of Indemnity: £5,000,000 in the aggregate

Excess

Zurich will not be responsible for the first £15 of any claim for most aspects of cover under the Cancellation, Personal Effects and Medical Expenses sections.

Claim notification

If you want to make a claim, please contact FSC Head Office. Claims are to be notified as soon as possible, with full details to be provided within 30 days of the claim (7 days in respect of riot or malicious damage) including supporting evidence in writing. The Police must be notified within 24 hours of discovery of theft or malicious damage.

Cancellation Rights

This policy does not entitle you to a cooling-off period.

Contact Details

Field Studies Council: Head Office, Preston Montford, Shrewsbury, SY4 1HW
Tel: 01743 852100
Fax: 01743 852101
Email: insurance@field-studies-council.org

Complaints Procedure

At Zurich 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, contact either FSC Head Office or Zurich Insurance plc. Please quote the details of your policy (i.e. your name and the Field Studies Council Policy Number: SJ-279001-0156).

If the matter is not resolved and you remain dissatisfied with the response, we will refer your complaint to our Customer Relations Team for a separate review. They will notify you once they receive your complaint and will provide you with a final response when they have completed their inquiries.

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.

The FOS can be contacted on 0845 080 1800 or emailed at complaint.info@financial-ombudsman.org.uk

The FOS will only consider your complaint if, at the time of notification, you are a private individual, a business with a group annual turnover of less than £1 million, a charity with an annual income of less than £1 million 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.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation should we be unable to meet our obligations. You may contact the FSCS on 020 7892 7300 or further information is available at www.fscs.org.uk

Law applicable to the contract

UK law allows both you and us to choose the law applicable to the contract. The contract will be subject to the relevant law of the United Kingdom, the Isle of Man or the Channel Islands relating to your address as shown in the schedule. If there is any dispute as to which law applies it shall be English law.

How we will use your data

Zurich Insurance plc holds data in accordance with the Data Protection Act 1998. It may be necessary for us to pass data to other organisations that supply products and services associated with this contract of insurance. In order to verify information, or to prevent and detect fraud, we may share information you give us with other organisations and public bodies, including the Police, accessing and updating various databases. If you give us false or inaccurate information and we suspect fraud, we will record this and the information will be available to other organisations that have access to the database(s). We can supply details of the databases we access or contribute to, on request.