

School journey (excluding Winter Sports) Policy Summary

Policy Number: SJ-279001-0156

Insurer: Zurich Municipal

Policyholder: The Field Studies Council

Period of Insurance:

From: 01 January 2019

To: 31 December 2019

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

This is a summary of the significant features, benefits and limitations of the cover by Zurich Municipal's School Journey policy (excluding winter sports). The policy itself should be referred to for the full terms, definitions, conditions and exclusions. This may be obtained from Zurich Municipal.

Type of insurance and cover

The Policy provides indemnity against specified risks of cancellation, personal accident, personal effects and legal liability related expenses in respect of journeys made by the Insured in connection with a pre-booked FSC Course.

Insurance applies to each individual pupil or teacher member of a school journey party (an "Insured") who is involved in full-time education, or adult helper or child accompanying them, authorised by the Policyholder. The maximum age is 80 years.

The policy covers any trip or excursion not exceeding 31 days in duration (including exchange visits and work experience placements) approved by the Policyholder. Trips that have also been insured automatically as part of a package travel arrangement are not eligible.

Day trips (no overnight stay): cover starts when Insured leave the school boundaries, and return to them.

Overnight trips: cover starts when the Insured leave their normal place of residence until they return to it.

In respect of Cancellation insurance, cover commences on the date of the confirmed booking of the trip.

The Policyholder and Insured also benefit from Emergency Assistance services (see below).

Zurich Travel Assistance 24 hour helpline

+44 (0)1489 868 888 and www.zurich.co.uk/travelassistance

When calling for medical or travel assistance please have the following information available. Please note that all incidents or claims involving overseas in-patient hospital treatment, emergency repatriation, kidnap or political or natural disaster evacuation MUST be referred via this helpline.

- Nature of the emergency or assistance required
- Name of School, establishment or LEA (i.e. Policyholder) with policy number
- Name of Insured (person for whom help is required)
- Telephone number and address (abroad) where the Insured can be contacted, or those of the responsible adult acting on their behalf.

Significant features and benefits

Insurance is provided for each individual member of a School Journey party or participant on an FSC Leisure Learning or Professional Development course (an "Insured") 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 Policy covers any FSC course/trip or excursion within the UK that has been approved by the Policyholder and does not exceed 31 days in duration.

The policy cover will run from the 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 Cancellation and Other Expenses cover commences on the date that the first deposit is made.

The following is a summary of the main features of cover

Event:	Maximum Limit (per Insured unless stated otherwise)
Personal Accident	
Death, loss of sight/limb, hearing/speech (total) and permanent total disablement (from any occupation)	£20,000 (Aged 18 and over), £7,500 (aged under 18)
Permanent partial disablement	Up to £12,000
Temporary total disablement not exceeding 104 weeks (from any occupation): per week	£20 per week (aged 18 and over), £5 per week (aged under 18)
Search and Rescue Expenses	£50,000
Limit per event	£100,000
Personal Property	£2,500 overall
Valuables, electronic items, audio or visual	£750 in all
Any single article	£500
Excess	£50
Personal Money	£500
All money in custody of responsible adult	£2,500
Excess	£50
Electronic Business Equipment	£1,500
Excess	£100
Cancellation, Curtailment, Rearrangement and Replacement Expenses	£3,000
Limit per event	£50,000
Disruptive pupil expenses	£3,000
Travel delay (after 12 hours)	£50 per 12 hours (£250 max)
Kidnap Consultants' Costs	£250,000
Aggregate limit	£500,000
Excluded territories	Afghanistan, Colombia, Iraq, Mexico, Nigeria, Pakistan, Somalia, Venezuela, Yemen.
Political and Natural Disaster Evacuation	£5,000
Event limit	£50,000
Legal Expenses	£25,000
Personal Liability	£5,000,000

Standard Extensions of Cover (maximum limits as shown in the policy)

Excess

The first £15 of any claim for most aspects of cover under Cancellation and Personal Effects.

Personal Accident

- Dental injury expenses
- Funeral expenses following accidental death
- Benefit for permanent facial disfigurement
- Hi-jack and kidnap: cover continues for 12 months

Overseas Medical Expenses (etc)

- Premature childbirth
- Supplementary hospital expenses (on return to UK)

Personal Property

- Delayed baggage etc
- Passport or visa indemnity and assistance

Money

- Cover applies 72 hrs pre and post trip
- Emergency cash replacement

Cancellation (etc)

- Missed international connection and missed departure
- Replacement personnel expenses

Political and Natural Disaster Evacuation

- Emergency accommodation expenses

Assistance and Security Services

- See separate section below

Significant Exclusions (applying to the whole policy)

Age Limitation

- 70 years

Substance Abuse or Self-Injury

- Drug or alcohol abuse
- Suicide or self-injury

War

- Within the United Kingdom

Dangerous or Unsettled Areas

- Travel to destinations where at the time of booking or departure the F&CO advises against travel

Travel or Intention to Travel Against Medical Advice

- See separate note below

Excluded Activities

- Aerial pursuits (see policy)
- Caving (using caving equipment)
- Diving (using external breathing apparatus)
- Hiking, trekking or mountaineering (>3000m)
- Motor cycling
- Mountaineering or rock climbing (using ropes or guides)
- Racing of any kind (other than on foot)
- Water pursuits (jet skiing or white water rafting)
- Winter sports (other than at a UK based snow dome or dry slope)

Significant Exclusions (applying to specific sections of cover)

Personal Accident

- Sickness, disease or degenerative condition

Overseas Medical Expenses

- Medication known to be required
- Unapproved hospital treatment or repatriation

Personal Property

- Contact lenses and other fragile items

Personal Property/Money/Electronic Business E/Q

- Unattended vehicles (unless in locked compartment)

Cancellation (etc)

- Pre-existing circumstances (transport failure, strikes, natural catastrophe)
- Disinclination to travel

Kidnap

- Ransom payments
- Listed destinations

Political and Natural Disaster Evacuation

- Foreseeable costs: pre-existing circumstances

Personal Liability

- Claims brought in USA or Canadian courts

Other Provisions

Conditions

- There are conditions about required standards of proficiency for participation in and supervision of hazardous activities, and conditions about safety equipment for use with water based activities.
- Safety helmets to be worn by all under-18s for winter sports.
- There are a number of obligations on the Insured relating to their conduct in the event of a claim, or for reporting of losses to the Police. Attention is also drawn to the guidance on travelling against medical advice.

Assistance and Security Services: Zurich Travel Assistance

+44 (0)1489 868 888 and
www.zurich.co.uk/travelassistance

Please note that these services are supplied by third parties contracted to Zurich.

Medical and Other Assistance

- 24 hour helpline
- Medical Staff for hospital/treatment referrals and advice
- Emergency medical supplies
- Air ambulance
- Direct billing with hospitals and clinics
- Emergency travel assistance for friends/relatives visiting sick or injured Insured
- Emergency cash advance
- Emergency message communication
- Lost ticket and baggage location
- Travel advice and on-line information
- Legal referral (English speaking lawyers)
- Rented vehicle return where Insured incapacitated.

Security Assistance

- Emergency response to life-threatening situations, kidnap, attack, missing persons etc
- Daily news subscription (worldwide threats and potential hotspots)
- Travel security advice website
- Travel safety and security briefings for higher risk destinations.

Important Notes: Passports, Travel Against Medical Advice and Compulsory Contacting of ZTA

Passports

We recommend that a copy of the passport header page be taken on a journey. Loss of passport is the most common mishap to befall UK travellers and a copy assists with emergency replacement.

Travelling or Intending to Travel against Medical Advice

In line with many travel insurance policies, this policy has an exclusion of "travel against medical advice".

We strongly recommend that if there is any doubt over a current or recent medical condition that the Insured visits their doctor to ensure they are fit to travel and are not invalidating their cover. This will help to avoid potential difficulties should the need to claim arise later for cancellation or sickness happening during the trip.

"Fit to travel" implies that during the trip the medical condition is unlikely to create the need for medical attention or other additional costs such as emergency evacuation or visit of a relative that would ordinarily qualify as a claim under the policy.

The Insured should obtain a written statement from their GP or other medical practitioner at most 7 days before the

trip starts stating that they are fit to travel having regard to:

- the condition itself; and
- the following features of the trip: destination, activities, duration, methods of travel

The insured person should tell the medical professional that the required statement is for specific insurance purposes and that it may be relied upon to substantiate the validity of a claim should it later need to be made.

Where a trip is booked (incurring non-refundable expenses) a considerable time before the departure date, it is prudent to consider an additional earlier consultation with the medical professional to obtain a similar statement. This is in case a medical condition being experienced at the time of booking worsens to cause cancellation of the trip before departure, and the need for a Cancellation claim to be made.

Compulsory Contact of Zurich Travel Assistance

Please note that certain events for which assistance may be required or claims paid must be handled through ZTA:

- In-patient hospital treatment
- Emergency Repatriation Expenses
- Kidnap
- Political or Natural Disaster Evacuation

Claim notification

If you want to make a claim, please contact Field Studies Council Head Office at their address below. 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 as soon as possible in the event of theft or malicious damage.

Contact Details

Post: Field Studies Council, Head Office,
Preston Montford, Shrewsbury, SY4 1HW

Telephone: 01743 852100

Email: insurance@field-studies-council.org

Insurance Act 2015

This policy is compliant with the principles of the Insurance Act 2015 law reforms. It also incorporates an 'opt out' which aims to promote good customer outcomes. We have opted-out of the 'proportionate reduction of claim remedy' available to insurers under the Act. This means that in cases of non-disclosure or misrepresentation which are neither deliberate nor reckless, if we would have charged an additional premium had we known the relevant facts, we will charge that premium and pay any claims in full rather than reducing claims payments in proportion to the amount of premium that would have been charged.

We believe that our 'additional premium approach' should, in most situations, be more favourable to our customers when compared to the proportionate reduction of claim remedy. Our additional premium approach does not affect our right to apply the other remedies available under the Act for non-disclosure or misrepresentation.

Cancellation Rights

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

Our complaints procedure

We are committed to providing a high level of customer service. If you do not feel we have delivered this, we would welcome the opportunity to put things right for you.

Many concerns can be resolved straight away. Therefore in the first instance, please get in touch with your usual contact at Zurich, as they will generally be able to provide you with a prompt response to your satisfaction. Contact details will be provided on correspondence that we or our representatives have sent you.

If we can resolve your complaint to your satisfaction within the first few days of receipt, we will do so. Otherwise, we keep you updated with progress and will provide you with our decision as quickly as possible.

If you are not happy with the outcome of your complaint you may be able to ask the Financial Ombudsman Service to review your case, you will need to contact them within 6 months of the date of our decision.

The ombudsman can help with most complaints if you are a consumer, a business employing fewer than 10 persons that has an annual turnover or balance sheet that does not exceed €2 million, a charity with an annual turnover of less than £1 million or a trustee of a trust with a net asset value of less than £1 million

If you are unsure whether the ombudsman will consider your complaint or for more information please contact the ombudsman directly, or visit www.financial-ombudsman.org.uk

The service they provide is free and impartial.

They can be contacted as follows:

Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Telephone: 08000 234567

Email: complaint.info@financial-ombudsman.org.uk

The Financial Services Compensation Scheme (FSCS) We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available on www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.

Zurich Municipal

Zurich Municipal is a trading name of Zurich Insurance plc

A public limited company incorporated in Ireland Registration No. 13460.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales, Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request. Our FCA Firm Reference Number is 203093.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

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