

**Bracknell Forest Borough Council  
Education, Children's Services & Libraries**

## **Appendix A**

# **BRACKNELL FOREST BOROUGH COUNCIL SCHOOL AND GROUP JOURNEY INSURANCE SCHEME**

**Appendix A to the Off-Site and Hazardous Activities Regulations And Guidelines**

**1.00 Standard SchoolJourney Insurance Policy**

Bracknell Forest Borough Council has entered into a contract with the Royal Sun Alliance Insurance Company to provide school journey insurance cover as indicated below. The policy can provide world-wide cover for off-site activities approved by the Education Authority.

The information is as supplied by the company. A copy of the master policy is held in the insurance section of Bracknell Forest Borough Council.

The main headings and scope are as follows:

**1.01 Section (1) Cancellation and Other Expenses**

Cover will operate in respect of:

- i) loss of deposits or changes in arrangements;
- ii) additional travel and accommodation costs reasonably incurred;

providing the loss or expenses incurred arise as a direct result of any fortuitous event outside the control of the insured and are not otherwise recoverable.

All general exclusions normally associated with travel insurance will apply, however, the main points to note are that this section will not cover any disinclination to travel or financial circumstances other than due to redundancy of the parent or guardian.

The maximum reclaimable in respect of any one insured under Section (1) is.....£5000

**1.02 Section (2) Medical and Associated Expenses**

Cover will operate for any occurrence which arises during the journey to, from and during the off-site activity as follows:

- i) Medical/Hospital Expenses - except the first £50 of each and every claim;
- ii) Transport Expenses - costs necessarily incurred to return injured or deceased to their home in Great Britain;
- iii) Funeral Expenses - costs incurred in arranging the funeral/cremation at the place of death (other than in Great Britain) of any insured, including board and travel for any near relatives.
- iv) Parents/Guardians Visiting Sick Party Members - costs incurred by parents/guardians or other near relatives, for board and return travel in visiting any insured in hospital.

The maximum reclaimable under Section (2) is.....£unlimited

Additional transport, support and advice (medical and other) is available 24 hours per day and 365 days per year under this policy via:

**First Assist**

They will require the number of the insurance policy **PA 00018471**, your name and the name of your employer (Bracknell Forest Borough Council).

For emergency assistance at any time anywhere in the world contact them as follows:

**Telephone 0208 763 3155**  
**Fax 0208 763 3035**  
**Telex 8951673-IAS-G**

**The address is 32 High Street, Purley, Surrey CR8 2PP**

**1.03 Section (3) Personal Accident**

Cover will operate for any insured sustaining bodily injury caused by violent, accidental, external and visible means which, within 24 calendar months, results in death or disablement independently of any other cause.

The maximum sums reclaimable under Section (3) are:

- i) Death, if the insured is under 18 years of age.....£10,000;
- ii) Death, if the insured is over 18 years of age.....£20,000;
- iii) Permanent total disablement .....£20,000;
- iv) Total loss of use of two or more limbs or both eyes .....£20,000.

Lesser sums will be payable where the injury produces less serious disablement.

Weekly sums can be claimed for temporary total disablement which prevents the insured from following their usual occupation (including scholastic duties) as follows:

- i) Persons in a full time occupation aged 16 or over .....£20.00 per week
- ii) Pupils or students in full time education.....£5.00 per week

**1.04 Section (4) Personal Effects and Money**

Cover will operate for any insured suffering loss or damage occurring during the off-site activity in respect of personal effects and money – except the first £25 of each and every claim - as follows:

- i) Any article or set of articles up to..... 25% of sum insured
- ii) All money to any one insured.....£1,000
- iii) All property of any one insured..... £1,500

Delayed baggage costs can be recovered in addition to a maximum of £500 per person.

**1.05 Section (5) Legal Liability**

Indemnity will be provided in respect of liability at law for accidental death, bodily injury or illness, or damage to or loss of property up to a maximum of .....  
£2,000,000

Legal expenses are covered up to £25,000 in the event of a claim being made.

**1.06 General Points and Exclusions**

All general exclusions normally associated with travel insurance will apply to this policy. **In particular it should be noted that the insured should take all reasonable steps to reduce the risk of claim and should conduct themselves as if they were uninsured. eg personal possessions should not be left unattended or in unattended vehicles.**

**In addition mobile phones, CD Players and CD's, electronic games are not covered by the policy.**

Personal possessions are not covered if they are broken when in use. A copy of the master policy is held by the Offsite and Outdoor Advisory Service. Incidents giving rise to possible claims should be referred to the Off-Site and Outdoor Advisory Service as soon as reasonably possible.

### **1.07 The Cost**

The cost of the policy varies with the area being visited and the activities.

The areas are categorised as follows:

**Area 1** Great Britain, Northern Ireland, Isle of Man, Channel Isles;

**Area 2** Europe, Madeira, Canary Islands and those parts of countries bordering the Mediterranean north of latitude 30N;

**Area 3** Elsewhere in the world.

All the premiums shown are per head per day.

Standard premiums in areas:

Area 1	Area 2	Area 3
20p	50p	75p

The insurance rate will be set when the visit details are submitted via the OHA 1 Form. The school will be informed of the cost and a certificate of insurance will be issued.

#### **Unusual activities and venues.**

If an activity is unusual and does not fall into one of the categories above or if it is to a particularly distant or unusual destination then a higher premium might be payable. Details will be notified to establishments when an activity is monitored by the Local Authority. If a school requires information on what the cost might be then they should consult the Off-Site and Outdoor Advisory Service (see page 11).