

# School Journey (including winter sports) Summary of Cover

Policy number: **KSC-242040-1513**

Insurer: Zurich Municipal

Policyholder: **West Country Schools Multi Academy Trust**

Period of Insurance From: 01 November 2019

To: 31 October 2020

This is a summary of the significant features, benefits and limitations of the cover by Zurich Municipal's School Journey policy. The full terms, conditions and exclusions are shown in the Policy Document, which can be obtained from Zurich Municipal.

## Type of insurance and cover

The Policy provides indemnity against specified risks of cancellation, personal accident, medical, personal effects and legal liability related expenses.

## Significant features and benefits

Insurance is provided for each individual member of a School Journey party (an "Insured") involved in full-time education, or a teacher or other adult not over 70 years of age.

This Policy covers any trip or excursion not exceeding 31 days in duration (including exchange visits and work experience placements) approved by the Policyholder involving travel outside the school boundaries but excluding trips or excursions where insurance is provided as a part of the package price.

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.

Insurance is provided against the following major events:

<b>Event</b>	<b>Limit (per Insured Person):</b>
Cancellation	£3,000 any one Insured
Medical and Associated expenses	£10,000,000 any one Insured
Personal Accident Death Permanent or total disablement Permanent partial disablement Permanent facial disfigurement Loss/damage to teeth/dentures Temporary total disablement not exceeding 104 weeks	£25,000 (aged 16 and over), £10,000 (aged under 16) £25,000 Up to £7,500 £2,500 £1,000 £100 per week (aged 16 and over), £25 per week (aged under 16)
Personal Effects and Money Any one article/set of articles All money All money in custody of responsible adult All property	£500 £500 any one Insured £2,500 £2,500 any one Insured
Legal Liability Injury or Property damage Pollution and Contamination	£25,000,000 any one occurrence £25,000,000 any one period of cover

## Winter Sports cover

### 1. General winter sports cover

Applies to all Insured for all of the following:

- (a) skiing, ski walks, the use of ski-bobs and toboggans and skating (all to a standard appropriate to the Person Insured's experience and training as judged by qualified instructors)
- (b) transits by lifts and recognised paths to and from skiing and ski-bob pistes all under the direct supervision of qualified instructors and/or teachers
- (c) unaccompanied use of nursery ski slopes or skating with the consent of a qualified instructor.

### 2. Advanced winter sports cover

Applies also to all Insured aged 18 years or over where they are qualified by training or experience to participate in the following:

Skiing including off-piste, ski walks, skating and the use of ski-bobs and toboggans including transits by lifts all without supervision.

### Significant or unusual exclusions or limitations

Summarised below are the general exclusions that apply to the policy as a whole. Each individual section also has specific exclusions which can be found in the policy wording. We will not be liable for any bodily injury, loss or expense suffered:

#### Excess

The first £50 of any claim for most aspects of cover under Personal Property and Money and the first £100 of any claim under Electronic Business Equipment.

#### Activities excluded

- Motor-cycling, racing of any kind other than on foot, or air travel other than as passenger in a licensed passenger carrying aircraft.

#### General Insurance Exclusions

- Intoxication of or the illegal use of drugs by any Insured or deliberate exposure to unnecessary danger (except in an attempt to save human life) or sexually transmitted disease
- Any Insured undertaking a School Journey against medical advice
- 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
- Ionising radiation or contamination by radioactivity
- War invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power
- Pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.

## Special conditions

- There are a number of obligations on the Insured relating to disclosure of information at the time of booking the trip and to their conduct in the event of a claim.
- There are conditions about required standards of proficiency for participation in hazardous activities, and conditions about safety equipment for use with water based activities.

### Claim Notification

If you want to make a claim, please contact the Policyholder at their address. Claims are to be notified as soon as possible, with full details to be provided within 30 days of the claims (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.

### 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 you 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 will 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.

We will let you know if we believe the ombudsman service can consider your complaint when we provide you with our decision. The service they provide is free and impartial, but you would need to contact them within 6 months of the date of our decision.

More information about the ombudsman and the type of complaints they can review is available via their website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

You can also contact them as follows:

**Post:** Financial Ombudsman Service, Exchange Tower,  
London, E14 9SR  
**Telephone:** 08000 234567  
(free on mobile phones and landlines)  
**Email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

If the Financial Ombudsman Service is unable to consider your complaint, you may wish to obtain advice from the Citizens Advice Bureau or seek legal advice.

### **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](http://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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