

Schools Advisory Service

Off Site Activities Insurance for Schools

FAQ's

Q. Which off site activities does the school need to insure?

Our policy covers all activities organised by the school outside of their boundary... from a walk in the park to sports matches or activities abroad.

Q. Can cover be provided for accidents within the school boundary?

Yes, a quotation will be provided to extend the Personal Accident section to include a £50,000 benefit scale for on-site activities so 'home' sports & activities can also be covered, if selected.

Q. How much administration is involved?

We simply need to know the number of pupils at the school...that's it! The annual premium is based on pupil numbers and staff, governors & voluntary helpers are automatically covered under the policy (many schools recover the annual premium by applying a small charge to the cost of each activity).

Q. Will I have to remember to notify insurers about each trip?

No, the annual policy provides blanket cover for all off site activities anywhere in the world however we list a few countries where it makes sense for insurers to request prior approval i.e. Afghanistan, Chechnya, Iraq etc.

Q. Will I need to advise insurers every time that there is a change in staff/pupil numbers?

No, cover applies for all off site activities regardless of the size of the party.

Q. Will the policy also cover winter sports & are these charged at a higher rate?

There is no additional premium charge for winter sports or 'hazardous' activities (the only activities that you need to refer beforehand are flying other than as a passenger or use of other aerial devices).

Q. Do I need to inform insurers of pre-existing conditions?

Providing that an individual is deemed fit to travel i.e. not travelling against the advice of a medical practitioner, our policy will respond subject to the standard terms & conditions. If you are concerned about an unusual medical condition, then please contact us for further advice.

Q. Will staff pre-visiting venues to approve suitability also be insured?

Yes, and the policy will also cover staff on external courses/conferences.

Q. Can advice be obtained regarding visa's or vaccinations?

As part of the service, Chubb Assistance provides pre-travel advice on Visa's, overseas driving or possible vaccination requirements and information on climate, currency, travel & healthcare facilities.

Q. What support is provided in the event of an emergency?

Each insured school will receive a supply of emergency assistance cards so that trip leaders have access to 24-hour international assistance in the event of serious illness or injury. A separate serious incident counselling service is also available to those engaged on an off-site activity.

Q. Which insurer provides the Schools Advisory Service Off Site Activity insurance cover?

Cover is provided by Chubb Insurance Company of Europe S.A., (authorised & regulated by the Financial Services Authority) who already insure numerous schools & LA's in the UK.

Q. Can we continue to follow our existing risk assessment process?

Please continue to follow the guidance you receive from your LA, DCSF or Outdoor Education Advisor.



Schools Off-Site Activities

Here is a summary of the Cover provided by the Schools Off-Site Activities Policy, which is underwritten by Chubb Insurance Company of Europe S.A.-N.V. through Schools Advisory Service for NAHT members. Chubb Insurance Company of Europe S.A., is a Belgian Company registered under company number 0403.270.372 at Banque Carrefour des Entreprises, whose registered address is at Twin House, Rue Neerveld 107, B-1200 Brussels, Belgium, and whose UK branch address (with whom business is transacted) is 106 Fenchurch Street, London EC3M 5NB. Chubb is authorised by the Commission Bancaire, Financiere et des Assurances in Belgium and is regulated by the Financial Services Authority for the conduct of UK business.

Chubb is listed on the FSA Register under registration number 202736. You can check this on the FSA's register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

A full copy of the Policy will be provided at inception or on request from Schools Advisory Service.

DURATION

The Policy provides cover for pupils, teachers and any authorised accompanying adult or child in the event of injury or loss whilst on any trip authorised and organised by the school involving travel outside the designated school boundaries.

Cover operates from the time of leaving the school boundaries until arriving back within the school boundaries for trips of less than one day's duration. For trips of more than one day's duration cover includes travel directly from the Insured person's home address to the place of official assembly at the commencement of the trip and travel directly from the official place of dispersal to the insured Person's home address upon completion of the trip.

SIGNIFICANT FEATURES AND BENEFITS

Personal Accident - £50,000 for death (£10,000 in respect of Children under the age of 16) and Scale of Benefits for loss of one or more limbs, loss of sight in one or more eyes, total loss of hearing in one or more ears, total loss of speech, permanent total and partial disablement. This benefit can be extended to apply to 'On-Site' activities in consideration of an additional premium.

Medical and Repatriation Expenses - up to £5,000,000

Travel Expenses – up to £25,000

In Patient Benefit – up to £20 per day

Chubb Assistance – see details below

Personal Property - up to £2,000 (limit £500 for any one article)

Delayed Personal Property (after at least 6 hours) – purchase of essential clothing or toilet items up to £750

Money – up to £1,250 for Money (limit £600 for coins and/or banknotes)

Passport indemnity - up to £750

Cancellation, Curtailment Rearrangement and Replacement Expenses – up to £3,000

Travel delay – up to £300 in respect of accommodation and/or additional travel expenses as a result of the late arrival at intended destination by a minimum of 12 hours

Hi-Jack and Kidnap - £100 per day up to a maximum period of 50 days

Personal Liability – up to £2,000,000

Overseas Legal Expenses – up to £25,000

SIGNIFICANT EXCLUSIONS - (See General Exclusions and the Specific Exclusions under each section of the policy document)

£25 excess in respect of Medical Expenses, Personal Property, Money, Cancellation and Curtailment. Insured Persons engaging in active service, war within the Insured Person's country of domicile, Insured Persons over the age of 80, Insured Persons traveling against the advice of a medical practitioner. Suicide or intentionally inflicting self-injury, engaging in aerial activity as a pilot of a fixed wing or rotary propelled aircraft. Any in-patient hospital treatment or emergency repatriation expenses incurred without the approval of Chubb Assistance. Loss of Personal Property not reported to the police, transport carrier or other authority within 48 hours of discovery or where no attempt has been made to recover the items.

CANCELLATION

The Policy may be cancelled by the Insured by giving the Company 30 days prior written notice. The Policy may be cancelled by the Company by giving the Insured 30 days prior written notice to the last known address of the Insured except that five days prior written notice will be given when cancellation is for non-payment of premium. Notice shall be made via recorded delivery.

CHUBB ASSISTANCE: Pre-travel advice and emergency assistance

Phone:	+44 208 762 8545	Email:	medicalassistance@chubb.com
Policy:	Schools Advisory Service Scheme for Schools	Policy Number:	64787827

Chubb Assistance is designed to provide pupils, teachers and other accompanying adults with advice and assistance should they become ill or sustain injury during a journey abroad.

Chubb Assistance is manned 24 hours a day, 365 days a year by multi-lingual assistance co-ordinators, experienced in managing medical assistance cases with hospitals and clinics worldwide.

Chubb Assistance has the resources to provide repatriation by air ambulance and scheduled services depending on the circumstances, this can include a fully qualified escort.

Chubb Assistance includes a highly qualified team of medical consultants and nursing staff, on hand at any time to coordinate any medical assistance cases, arranging hospital admissions and ensuring that the most appropriate treatment is provided.

Chubb Assistance has the ability to arrange direct billing with a network of hospitals and clinics worldwide, which guarantees the payment for treatment provided.

When using Chubb Assistance please make sure you have the following information available:

- **The name of the School and Chubb Assistance card number.**
- **The telephone or facsimile number where an insured person can be contacted.**
- **The Insured person's address abroad.**
- **The nature of the emergency or the assistance required.**

PLEASE REMEMBER

- *The teacher/leader should always carry this Summary with them.*
- *Keep a separate record of the telephone and email address.*
- *Give details to a travelling friend, relative or colleague just in case they are unable to make the call themselves..*
- *Always contact Chubb Assistance before incurring substantial expenses.*

CLAIMS PROVISIONS

In the event of a claim, the Insured shall give notice by the most expeditious means to the following address:

Chubb Insurance Company of Europe S.A., 106 Fenchurch Street, London, EC3M 5NB

Telephone – 020 7956 5000 or Email - cahukclaims@chubb.com

confirming the facts in writing, with as much information as possible and quoting the policy number.

COMPLAINTS PROCEDURES

Any complaint should in the first instance be addressed to the intermediary who arranged the Policy (Schools Advisory Service) or alternatively contact the Accident & Health Manager. Should the matter not be resolved to your satisfaction, write to the Managing Director of Chubb. They can be contacted at the following address:

Chubb Insurance Company of Europe S.A. 106 Fenchurch Street London EC3M 5NB Telephone 020 7956 5000

Should you remain dissatisfied you may have the right to refer the matter to the Financial Ombudsman Service at:
183 Marsh Wall London E14 9SR Telephone: 020 7964 1000

Alternatively you may contact The Association of British Insurers (ABI) for assistance:

The Association of British Insurer Consumer Information Department 51 Gresham Street, London, EC2V 7HQ

Telephone 020 7600 3333

Following these procedures will not affect your legal rights.

LAW

The Policy shall be governed by, and construed in accordance with, English law.

FINANCIAL SERVICES COMPENSATION SCHEME

Chubb subscribes to the Financial Services Compensation Scheme, This provides compensation in case any of its members, in specified circumstances, are unable to meet any valid claims under their policies. The first £2,000 of a claim is protected in full. Above this threshold, 90% of the remainder of the claim will be met (100% if the insurance is legally compulsory). Compensation will only be available to commercial customers in limited circumstances. Further information can be obtained from Chubb at the address above, or from the Financial Services Compensation Scheme at the following address:

Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, 1 Portsoken Street, London E1 8BN Tel: 020 7892 7300

Schools Advisory Service is a trading name of Sovereign Risk Management Limited (Registered in England No. 3475198). Authorised and regulated by the Financial Services Authority.

Registered Address: Clumber House, Clumber Street, Mansfield, Notts. NG18 1NU (April 2009)