

The Travel Insurance Policy

The Travel Insurance provided by the Trust covers all pupils and staff as well as voluntary helpers.

If a request made for a non-Trust child to participate on a school trip they must be registered separately with our insurers and they will only be eligible for personal accident cover. If a non-Trust child wishes to go on an overnight trip and insurance is required it is recommended that a separate travel policy is purchased independently.

The Travel Insurance provides worldwide cover. If you have any concerns about safety within a country you intend to travel to, advice can be found on the Foreign and Commonwealth office 'Travel Advice' website. If you have additional queries they can be referred to insurers.

The Travel Insurance benefits are as follows:

- **Personal Accident Cover**

All Trust pupils, staff and volunteer helpers will have personal accident cover for injuries sustained whilst participating in school activities off-site, including sport events at other schools.

The scale of benefits as at January 2011 is:

1. Death	£5,000
2. Loss of one or more Limbs	£5,000
3. Loss of Sight of one or both eyes	£5,000
4. Permanent Total Disablement	£25,000

Cover is excluded for illness, injury, etc. consequent upon a person suffering from pre-existing condition; Post Traumatic Stress Disorder or any psychological or psychiatric condition.

Full range of benefits is listed below:

- **Personal Accident** – as shown above
- **Medical Expenses** – liability is limited to £5,000,000 for any one Journey (trips outside UK only – no Medical Expenses benefit available for trips within the UK)
- **Emergency Travel and Accommodation Expenses** – liability is limited to £25,000 for any one Journey outside the UK or £1,000 for any one Journey within the UK at least 150 miles from the Policyholder's home address.
- **Emergency Repatriation Expenses** – all reasonable costs necessarily incurred.
- **Travel Delay Expenses** – liability is limited to £30 per party member if the departure is delayed for a period of consecutive 12 hours and a further £30 for each subsequent 24 hour period of delay to a maximum of £90.
- **Cancelation, curtailment and replacement** – liability is limited to £3,000 per person or £50,000 combined for any one Journey.
- **Baggage** – lost, stolen, damaged or destroyed baggage is insured to a value of £2,500 per person, with a Valuables limit of £750. Any loss or theft must be reported to the Police.
- **Money** – liability for money is limited to £250 per person (£2,000 for all money in a possession of any teacher; £100 per person for all under 16 years of age).
- **Emergency Passport Replacement** – liability is limited to £750 per person.
- **Personal Liability** – liability is limited to £2,000,00 per party member