

# Travelcover for Schools Policy Summary

## Travel Insurance

This policy summary does not contain the full terms and conditions of your Travel Insurance Policy, which can be found in your Policy Document, a copy of which is available from your school (the Group Policyholder). Please take time to make sure you understand the cover it provides. Cover is underwritten by Chubb European Group Limited.

### Duration

Cover is valid for 12 months from date of inception or renewal unless stated otherwise in the policy schedule.

### Cover

Travel Insurance cover is provided for all persons authorised by the School to undertake a Journey within the United Kingdom and/or outside of the United Kingdom as indicated in the policy schedule.

### Significant Features & Benefits

See reverse for details.

### Significant Exclusions or Limitations

See reverse for details.

### Cancellation Rights

You may withdraw from the cover provided by this Policy at any time by giving notice to the Group Policyholder. No refund of Premium may be payable.

### Claims

If you have a claim you should contact:

The Claims Section  
Marsh Limited  
Education Practice  
Capital House  
1-5 Perrymount Road  
Haywards Heath  
West Sussex RH16 3SY

T 01444 458144  
F 01444 415088

Within 60 days or as soon as possible after the date of the occurrence.

### Complaints Procedure

In the event of a complaint relating to the sale of your policy please contact the following:

The Head of Practice  
Marsh Limited Education Practice  
Capital House, 1-5 Perrymount Road  
Haywards Heath  
West Sussex RH16 3SY

T 01444 458144  
F 01444 415088

In the event you have a complaint in relation to how your claim was handled please contact the following:

The Customer Relations Department  
Chubb European Group Limited  
PO Box 682, Winchester SO23 5AG

T 0800 519 8026 (within UK only)  
E [customerrelations@chubb.com](mailto:customerrelations@chubb.com)

The Group Policyholder or Policyholder has the right to refer their complaint to the Financial Ombudsman Service (FOS) if they are dissatisfied with Chubb or Marsh's final response. Their contact details are:

Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR

A leaflet is available on request.

T 0800 023 4 567 (calls to this number are now free on mobile phones and landlines)  
0300 123 9 123 (calls to this number cost no more than calls to 01 and 02 numbers)  
F 020 7964 1001  
E [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The existence of these complaint procedures does not reduce a Group Policyholder's or Policyholder's Statutory Rights relating to this policy. For further information about Statutory Rights the Group Policyholder or Policyholder should contact Citizens Advice.

### Financial Services Compensation Scheme

In the unlikely event that Chubb or we are unable to meet our liabilities, you may be entitled to compensation under the Financial Services Compensation Scheme. Their contact details are:

Financial Services Compensation Scheme  
PO Box 300  
Mitcheldean  
GL17 1DY

T 0800 678 1100 or 020 7741 4100  
Website: [www.fscs.org.uk](http://www.fscs.org.uk)  
On-Line Form: <https://claims.fscs.org.uk/>

Section	Significant Features & Benefits	Significant Exclusions or Limitations								
	See pages 9 - 19 of the policy wording.	See General Exclusions applicable to all sections of cover on page 8 of the Policy Wording Chubb will not be liable for: 1. any Bodily Injury, Loss or Expense resulting from the Insured Person: <ul style="list-style-type: none"> <li>• Committing suicide, attempted suicide or self-inflicted injury</li> <li>• Being under the influence of alcohol, solvents or drugs</li> <li>• Engaging in aerial pastimes including but not limited to ballooning; bungee jumping, gliding; hang gliding, parachuting, paragliding or parasailing</li> <li>• Engaging in Motorcycling/quad biking</li> <li>• Engaging in Racing of any kind (other than on foot; rowing; or yachting in a boat up to 10 metres within coastal waters)</li> <li>• Engaging in Jet skiing; white water rafting; snowmobiling; snow tubing; mountaineering or rock climbing involving the use of ropes or guides; hiking, trekking or mountaineering above 4,000 metres (outside the UK); pot holing; caving necessitating the use of caving equipment; or diving involving the use of external breathing apparatus (this exclusion does not apply to any Journey in the UK where the activity forms part of the organised school itinerary).</li> <li>• Engaged in paid manual work</li> </ul> This Policy does not cover any claims that would result in Chubb being in breach of any resolutions or trade or economic sanctions or other laws.								
<b>Chubb Assistance</b>	Advice and Assistance should you become ill or sustain an injury abroad.  Available any time of the day or night 365 days a year - 0203 282 0107	Chubb Assistance must be informed immediately or as soon as reasonably possible of any emergency that may potentially give rise to a claim.								
<b>Personal Accident</b>	Up to a maximum of £25,000 as specified below: <table border="0"> <tr> <td>Death</td> <td>£5,000</td> </tr> <tr> <td>Loss of sight</td> <td>£5,000</td> </tr> <tr> <td>Loss of Limb</td> <td>£5,000</td> </tr> <tr> <td>Permanent total disability</td> <td>£25,000</td> </tr> </table> if a policyholder he/she suffers an accident that results in bodily injury. Death from disappearance or exposure to the elements is included.	Death	£5,000	Loss of sight	£5,000	Loss of Limb	£5,000	Permanent total disability	£25,000	See Specific Exclusions applicable to this section on page 10 of the policy wording: Chubb shall not be liable: <ul style="list-style-type: none"> <li>• If Bodily Injury results from the Policyholder suffering from sickness or disease not directly resulting from Bodily Injury or for disabilities arising from Repetitive Stress (Strain) Injury or Syndrome or any gradually operating cause; Post Traumatic Stress Disorder or any psychological or psychiatric condition.</li> </ul>
Death	£5,000									
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<b>Medical</b>	Unlimited Expenses and Repatriation cover (outside the UK only)  Supplementary Travel and Accommodation Expenses up to a maximum of £1,000 (UK only)	See Specific Exclusions applicable to this section on page 12 of the policy wording: Chubb will not be liable for: <ul style="list-style-type: none"> <li>• the first £50 of each and every claim</li> <li>• expenses incurred for any person aged over 70.</li> <li>• expenses incurred where a journey is undertaken against medical advice</li> </ul> Chubb will not be liable for: <ul style="list-style-type: none"> <li>• the first £50 of each and every claim</li> </ul>								
<b>Disruption (Cancellation, Curtailment and Rearrangement)</b>	Costs up to a maximum of £3,000 per person	See Specific Exclusions applicable to this section on page 13 of the policy wording: Chubb will not be liable for: <ul style="list-style-type: none"> <li>• the first £75 of each and every claim</li> <li>• Cancellation or Curtailment expenses incurred for any person aged over 70.</li> </ul>								
<b>Missed Departure</b>	Costs up to a maximum of £500 (outside the UK only)	See Specific Exclusions applicable to this section on page 14 of the policy wording: Chubb will not be liable for: <ul style="list-style-type: none"> <li>• the first £50 per Policyholder of each and every claim</li> </ul>								
<b>Travel Delay</b>	Costs up to a maximum of £2,000 depending on the length of the delay	See Specific Exclusions applicable to this section on page 15 of the policy wording: Chubb will not be liable for: <ul style="list-style-type: none"> <li>• costs which exceed the cost of the journey</li> </ul>								
<b>Personal Property &amp; Money</b>	Costs for Personal Property up to a maximum of £2,500 (maximum £750 in total for all valuables) Costs for Money up to a maximum of £250 per pupil (£2,000 per teacher or organiser)	See Specific Exclusions applicable to this section on page 16 of the policy wording: Chubb will not be liable for: <ul style="list-style-type: none"> <li>• the first £50 per Policyholder of each and every claim</li> <li>• more than £500 for any one article, pair or set</li> <li>• Personal Property or Money left in an unattended and unlocked motor vehicle, or a vehicle left unattended overnight.</li> </ul>								
<b>Personal Liability</b>	Costs up to a maximum of £2,000,000	See Specific Exclusions applicable to this section on page 18 of the policy wording: Chubb will not be liable for: <ul style="list-style-type: none"> <li>• Bodily injury in respect of employees where such injury arises in the course of their employment</li> </ul>								

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Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR

A leaflet is available on request.

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0300 123 9 123 (calls to this number cost no more than calls to 01 and 02 numbers)  
F 020 7964 1001  
E [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
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