



SUMMARY OF COVER – SCHOOL JOURNEY POLICY (no winter sports)

Policy Number: KSC-242045-4573
Insurer: Zurich Municipal
Policyholder: SMART – SOUTH EAST CORNWALL MULTI ACADEMY REGIONAL TRUST
Period of Insurance: From: 1 September 2016 To: 31 August 2017

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 65 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, or winter sports holidays and trips.

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:

Event:	Limit:
Cancellation	£1,000 any one Insured
Medical and Associated expenses	£1,000,000 any one Insured
Personal Accident	
Death	£20,000 (aged 16 and over), £7,500 (aged under 16) £20,000
Permanent or total disablement	Up to £12,000
Permanent partial disablement	£2,000
Permanent facial disfigurement	£500
Loss/damage to teeth/dentures	£20 per week (aged 16 and over), £5 per week (aged under 16)
Temporary total disablement not exceeding 104 weeks	
Personal Effects and Money	
Any one article/set of articles	£250
All money	£400 any one Insured
All money in custody of responsible adult	£2,500
All property	£1,500 any one Insured
Legal Liability	
Injury or Property damage	£25,000,000 any one occurrence
Pollution and Contamination	£25,000,000 any one period of cover

Significant or unusual exclusions or limitations

Excess

The first £15 of any claim for most aspects of cover under Cancellation, Personal Effects and Medical Expenses.

Activities excluded

- Winter sports
- 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 claim (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

The policy embraces the principles of the Insurance Act 2015 law reforms. It also incorporates a modification which has the aim to promote good customer outcomes, whereby in cases of non-deliberate or non-reckless non-disclosure or misrepresentation we will request any additional premium which may be required and pay subsequent claims in full rather than proportionately reducing subsequent claims payments.

Cancellation Rights

This policy does not entitle you to a cooling-off period.

Our Complaints Procedure

We want to provide a first class service. If you have any cause for complaint you should, in the first instance, contact either the intermediary who arranged the policy for you, or the branch that issued your policy. Please quote the details of your policy (your surname and initials, policy number, departmental reference, etc).

If we are unable to resolve your complaint to your satisfaction within 8 weeks, or if we have provided you with a final decision letter, you may be able to refer your complaint to the Financial Ombudsman Service (ombudsman). This is a free and impartial service and you are entitled to contact the ombudsman at any stage of your complaint. For more information please contact the ombudsman directly or visit [/www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

You can telephone for free on:

08000 234 567 for people phoning from a "fixed line"
(for example, a landline at home)

0300 123 9 123 for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02
Or e-mail: complaint.info@financial-ombudsman.org.uk

The ombudsman will only consider your complaint if, at the time of notification, you are a consumer, a business employing fewer than 10 persons that has an annual turnover or balance sheet that does not exceed €2 million, a charity with an annual income of less than £1 million or a trustee of a trust with a net asset value of less £1 million.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation should we be unable to meet our obligations. You may contact the FSCS on 0800 678 1100 or further information is available at www.fscs.org.uk.

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 subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. These details can be checked on the FCA's Financial Services Register via their website www.fca.org.uk or by contacting them on 0800 111 6768.

Our FCA Firm Reference Number is 203093.

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