



## 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 SE through Schools Advisory Service and available through Sheffield City Council. Chubb Insurance Company of Europe SE is a European Company incorporated in England and Wales under Company number SE13 whose registered address is at 106 Fenchurch Street, London EC3M 5NB. Chubb is authorized and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

A full copy of the Policy will be provided on request from your Local Authority Insurance Department.

### **DURATION**

The Policy provides cover for pupils, teachers and any authorized accompanying adult or child in the event of injury or loss whilst on any trip authorized 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** - £25,000 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.

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

**Overseas Search and Rescue Expenses** – up to £25,000

**Compassionate Travel/Accommodation Expenses within the UK** – costs for up to two persons to be with an injured or sick child, up to £500

**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 £750 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 £1,500 for Money (limit £500 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)

Insured Persons engaging in active service, war within the Insured Person's country of domicile, Insured Persons over the age of 80, Insured Persons travelling 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.

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### **CHUBB ASSISTANCE: Pre-travel advice and emergency assistance**

<b>Phone</b>	<b>+44 (0) 207 895 3364</b>	<b>Email:</b>	<b>medicalassistance@chubb.com</b>
<b>Policy</b>	<b>Sheffield City Council</b>	<b>Policy Number.</b>	<b>64798690</b>

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 the Policy 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.*

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#### **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 SE, 106 Fenchurch Street, London, EC3M 5NB**

**Telephone – 020 7956 5000 or Email – [cahukclaims@chubb.com](mailto: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 SE, 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: 0800 023 4567

Email [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

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**

The Company is covered by the Financial Services Compensation Scheme. The Group Policyholder or Insured Person may be entitled to compensation should the Company be unable to meet its financial obligations. You can obtain further information from the Company at the above address, or from the Financial Services Compensation Scheme at the following address:

Financial Services Compensation Scheme,  
10th Floor,  
Beaufort House,  
15 St Botolph Street,  
London EC3A 7QU  
Telephone 0800 678 1100 or 020 7741 4100  
[www.fscs.org.uk](http://www.fscs.org.uk)