

# School Journey (including winter sports)

## Summary of cover

This is a summary of the significant features, benefits and limitations of the cover by Zurich Municipal's School Journey (including winter sports) policy. The full terms, conditions and exclusions are shown in the Policy Document, which can be obtained from Zurich Municipal.

<b>Policy number</b>	SJ-07G041-0186			
<b>Insurer</b>	Zurich Municipal			
<b>Policyholder</b>	Stockport Metropolitan Borough Council			
<b>Period of insurance</b>	From	29 November 2022	To	28 November 2023

### Type of insurance and cover

The policy provides specified indemnity and benefits associated with journeys for educational purposes and approved by the Policyholder. Insurance applies to each individual pupil or teacher member of a school journey party (an "Insured") who is involved in full-time education, or adult helper or child accompanying them, authorised by the Policyholder. The maximum age is 70 years.

The policy covers any trip or excursion not exceeding 31 days in duration (including exchange visits and work experience placements and winter sports trips) approved by the Policyholder. Trips that have also been insured automatically as part of a package travel arrangement are not eligible.

For winter sports, two levels of cover apply according to age, experience, supervision and range of activities - see section below.

Day trips (no overnight stay): cover starts when Insured leave the school boundaries and return to them.

Overnight trips: cover starts when the Insured leave their normal place of residence until they return to it. In respect of Cancellation insurance, cover commences on the date of the confirmed booking of the trip.

The Policyholder and Insured also benefit from Emergency Assistance services (see below).

### Zurich Travel Assistance 24 hour helpline

**+44 (0)1489 868 888 and [www.zurich.co.uk/travelassistance](http://www.zurich.co.uk/travelassistance)**

When calling for medical or travel assistance please have the following information available. Please note that all incidents or claims involving overseas in-patient hospital treatment, emergency repatriation, kidnap or political or natural disaster evacuation MUST be referred via this helpline.

- Nature of the emergency or assistance required.
- Name of School, establishment or LEA (i.e. Policyholder) with policy number.
- Name of Insured (person for whom help is required).
- Telephone number and address (abroad) where the Insured can be contacted, or those of the responsible adult acting on their behalf.

## Significant features and benefits

Insurance is provided against the following events and up to the stated limits:

Event	Maximum Limit (per Insured unless stated otherwise)
<b>Personal Accident</b> Death, loss of sight/limb, hearing/speech (total) and permanent total disablement (from any occupation) Permanent partial disablement Temporary total disablement not exceeding 104 weeks (from any occupation): per week	£25,000 (Death reduced to £10,000 aged under 16)  Up to £25,000 £100 (£25 aged under 16, from scholastic duty)
<b>Overseas Medical Expenses</b> Medical, travel and emergency repatriation expenses	£10,000,000
<b>Search and Rescue Expenses</b> Limit per event	£50,000 £100,000
<b>Personal Property</b> Valuables, electronic items, audio or visual Any single article Excess	£2,500 overall £750 in all £500 £50
<b>Personal Money</b> All money in custody of responsible adult Excess	£500 £2,500 £50
<b>Electronic Business Equipment</b> Excess	£1,500 £100
<b>Cancellation, Curtailment, Rearrangement and Replacement Expenses</b> Limit per event Disruptive pupil expenses Travel delay (after 12 hours) Piste closure - insufficient snow	£3,000  £50,000 £3,000 £50 per 12 hours (£250 max) £300
<b>Kidnap Consultants' Costs</b> Aggregate limit Excluded territories	£250,000 £500,000 Afghanistan, Algeria, Argentina, Bangladesh, Brazil, Colombia, Congo (Dem Rep), Ecuador, El Salvador, Guatemala, Haiti, Honduras, Iran, Iraq, Mexico, Nigeria, Pakistan, Papua New Guinea, Philippines, Russia, Somalia, Venezuela, Yemen.
<b>Political and Natural Disaster Evacuation</b> Event limit	£5,000 £50,000
<b>Legal Expenses</b>	£25,000
<b>Personal Liability</b>	£5,000,000

## Standard Extensions of Cover

(Maximum limits as shown in the policy)

### Personal Accident

- Dental injury expenses
- Funeral expenses following accidental death
- Benefit for permanent facial disfigurement
- Hijack and kidnap: cover continues for 12 months.

### Overseas Medical Expenses (etc.)

- Premature childbirth
- Search and Rescue expenses
- Supplementary hospital expenses (on return to UK).

### Personal Property

- Delayed baggage etc
- Passport or visa indemnity and assistance.

### Money

- Cover applies 72 hrs pre and post trip
- Emergency cash replacement.

### Cancellation (etc.)

- Missed international connection and missed departure
- Replacement personnel expenses.

### Political and Natural Disaster Evacuation

- Emergency accommodation expenses.

### Assistance and Security Services

- See separate section below.

## Significant Exclusions (applying to the whole policy)

### Age Limitation

- 70 years.

### Substance Abuse or Self-Injury

- Drug or alcohol abuse
- Suicide or self-injury.

### War

- Within the United Kingdom.

### Dangerous or Unsettled Areas

- Travel to destinations where at the time of booking or departure the Foreign, Commonwealth & Development Office advises against travel.

### Travel or Intention to Travel Against Medical Advice

- See separate note below.

## Excluded Activities

- Aerial pursuits (see policy)
- Caving (using caving equipment)
- Diving (using external breathing apparatus)
- Hiking, trekking or mountaineering (>3000m)
- Motor cycling
- Mountaineering or rock climbing (using ropes or guides)
- Racing of any kind (other than on foot)
- Water pursuits (jet skiing or white water rafting)
- Winter sports activity defined as Winter Sports - Advanced unless the Insured qualifies (see below).
- Any winter sports not defined as Winter Sports - Standard or Winter Sports - Advanced.

## Significant Exclusions (applying to specific sections of cover)

### Personal Accident

- Sickness, disease or degenerative condition.

### Overseas Medical Expenses

- Medication known to be required
- Unapproved hospital treatment or repatriation.

### Personal Property/Money/Electronic Business Equipment

- Contact lenses and other fragile items.
- From unattended vehicles (unless in locked compartment).

### Cancellation (etc.)

- Pre-existing circumstances (transport failure, strikes, natural catastrophe)
- Disinclination to travel.

### Kidnap

- Ransom payments
- Listed destinations.

### Political and Natural Disaster Evacuation

- Foreseeable costs: pre-existing circumstances.

### Legal Expenses

- Criminal or wilful acts
- Fines or penalties

### Personal Liability

- Claims brought in USA or Canadian courts.

### Winter Sports - Standard (any age)

Any winter sports activity comprising:

- a) skiing, snowboarding, curling, skating, the use of ski-bobs and toboggans all to a standard appropriate to the Insured Person's experience and training as judged by a qualified instructor
- b) transits by lifts and recognised paths to and from skiing, boarding or ski-bob pistes

all under the supervision of qualified instructors or teachers

- c) unaccompanied use of nursery ski slopes or skating with the consent of a qualified instructor.

### Winter Sports - Advanced (>18 years old only)

- a) Skiing and snowboarding including off-piste
- b) skating and the use of ski-bobs and toboggans
- c) transit by lifts.

Only where the Insured Person is:


- i) 18 years of age or over; and
- ii) qualified by training and experience to engage in such activities; and
- iii) accompanied by a guide or instructor when skiing or snowboarding off piste.

## Other Provisions

### Conditions

- There are conditions about required standards of proficiency for participation in and supervision of hazardous activities, and conditions about safety equipment for use with water based activities.
- Safety helmets to be worn by all under-18s for winter sports.
- There are a number of obligations on the Insured relating to their conduct in the event of a claim, or for reporting of losses to the Police. Attention is also drawn to the guidance on travelling against medical advice.

## Assistance and Security Services: Zurich Travel Assistance

 +44 (0)1489 868 888

 [www.zurich.co.uk/travelassistance](http://www.zurich.co.uk/travelassistance)

Please note that these services are supplied by third parties contracted to Zurich.

## Medical and Other Assistance

- 24 hour helpline
- Medical Staff for hospital/treatment referrals and advice
- Emergency medical supplies
- Air ambulance
- Direct billing with hospitals and clinics
- Emergency travel assistance for friends/relatives visiting sick or injured Insured
- Emergency cash advance
- Emergency message communication
- Lost ticket and baggage location
- Travel advice and on-line information
- Legal referral (English speaking lawyers)
- Rented vehicle return where Insured incapacitated.

## Security Assistance

- Emergency response to life-threatening situations, kidnap, attack, missing persons etc.
- Daily news subscription (worldwide threats and potential hotspots)
- Travel security advice website
- Travel safety and security briefings for higher risk destinations.

## Important Notes:

### Passports, Travel Against Medical Advice and Compulsory Contacting of ZTA Passports

We recommend that a copy of the passport header page be taken on a journey. Loss of passport is the most common mishap to befall UK travellers and a copy assists with emergency replacement.

### Travelling or Intending to Travel against Medical Advice

In line with many travel insurance policies, this policy has an exclusion of "travel against medical advice".

We strongly recommend that if there is any doubt over a current or recent medical condition that the Insured visits their doctor to ensure they are fit to travel and are not invalidating their cover. This will help to avoid potential difficulties should the need to claim arise later for cancellation or sickness happening during the trip.

"Fit to travel" implies that during the trip the medical condition is unlikely to create the need for medical attention or other additional costs such as emergency evacuation or visit of a relative that would ordinarily qualify as a claim under the policy.

The Insured should obtain a written statement from their GP or other medical practitioner at most 7 days before the trip starts stating that they are fit to travel having regard to:

- the condition itself; and
- the following features of the trip: destination, activities, duration, methods of travel.

The insured person should tell the medical professional that the required statement is for specific insurance purposes and that it may be relied upon to substantiate the validity of a claim should it later need to be made.

Where a trip is booked (incurring non-refundable expenses) a considerable time before the departure date, it is prudent to consider an additional earlier consultation with the medical professional to obtain a similar statement.

This is in case a medical condition being experienced at the time of booking worsens to cause cancellation of the trip before departure, and the need for a Cancellation claim to be made.

### Compulsory Contact of Zurich Travel Assistance

Please note that certain events for which assistance may be required or claims paid must be handled through ZTA:

- in-patient hospital treatment
- emergency Repatriation Expenses
- kidnap
- political or Natural Disaster Evacuation.

## How to make a claim

If you want to make a claim, please contact the Policyholder at their address. Claims are to be notified as soon as possible including supporting information and assistance where we may require it. The Police must be notified within 24 hours in the event of theft or malicious damage.

## Insurance Act 2015

This policy is compliant with the principles of the Insurance Act 2015 law reforms. It also incorporates an 'opt out' which aims to promote good customer outcomes. We have opted-out of the 'proportionate reduction of claim remedy' available to insurers under the Act. This means that in cases of non-disclosure or misrepresentation which are neither deliberate nor reckless, if we would have charged an additional premium had we known the relevant facts, we will charge that premium and pay any claims in full rather than reducing claims payments in proportion to the amount of premium that would have been charged.

We believe that our 'additional premium approach' should, in most situations, be more favourable to our customers when compared to the proportionate reduction of claim remedy. Our additional premium approach does not affect our right to apply the other remedies available under the Act for non-disclosure or misrepresentation.

## Cancellation rights

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

## Our complaints procedure

We are committed to providing a high level of customer service. If you do not feel we have delivered this, we would welcome the opportunity to put things right for you.

Many concerns can be resolved straight away. Therefore in the first instance, please get in touch with your usual contact at Zurich as they will generally be able to provide you with a prompt response to your satisfaction. Contact details will be provided on correspondence that we or our representatives have sent you.

If we can resolve your complaint to your satisfaction within the first few days of receipt, we will do so. Otherwise, we will keep you updated with progress and will provide you with our decision as quickly as possible.

If you are not happy with the outcome of your complaint, you may be able to ask the Financial Ombudsman Service to review your case.

We will let you know if we believe the ombudsman service can consider your complaint when we provide you with our decision. The service they provide is free and impartial, but you would need to contact them within 6 months of the date of our decision.

More information about the ombudsman and the type of complaints they can review is available via their website [www.financialombudsman.org.uk](http://www.financialombudsman.org.uk).

You can also contact them as follows:

**Post:** Financial Ombudsman Service,  
Exchange Tower, London, E14 9SR  
**Telephone:** 08000 234567 (free on mobile phones  
and landlines)  
**Email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

If the Financial Ombudsman Service is unable to consider your complaint, you may wish to obtain advice from the Citizens Advice Bureau or seek legal advice.

### The Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available on [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting the FSCS directly on 0800 678 1100.

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Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

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