

# STOCKPORT GRAMMAR SCHOOL



## SUMMARY OF SCHOOL TRAVEL INSURANCE COVER

INSURER – ACE European Group Ltd

### Risks Covered

	<u>Sum Insured</u>
<b>B1.1</b> <u>Medical Expenses</u> All costs incurred outside the United Kingdom in respect of bodily injury, sickness or disease, howsoever arising. The costs include those involving medical, surgical or other remedial attention or treatment by a qualified medical practitioner or hospital, and ambulance charges. Dental expenses are included if incurred in an emergency.	Unlimited
<u>Supplementary Travel &amp; Accommodation Expenses</u> The additional cost of transport, accommodation and repatriation in respect of an insured person, and up to two other persons.	£20,000
<u>Repatriation Expenses</u> The cost of transport by road, rail or air (whether or not by ambulance) to an appropriate hospital or the insured's place of residence in the UK. In the event of death, the cost of overseas funeral (up to £5000) or of transporting the body or ashes to the UK.	Unlimited
<b>B1.5</b> <u>Personal Liability</u> Indemnity of the insured person in respect of legal liability occurring during any insured journey as a result of: a) accidental bodily injury, sickness or disease of any person b) accidental loss or damage to the property of another person	£5,000,000
<b>B2.</b> <u>Baggage and Personal Effects</u> a) Loss of baggage/personal effects while on a journey b) Temporary deprivation of baggage/personal effects (over 4 hours)	£10,000 in total £250/item  Up to £2,000
<u>Provisions</u> Reasonable precaution to be taken. Loss to be reported to police within 24 hours and a report obtained.	

B3.	<u>Money</u> Loss of money (including cash up to £200, travel tickets, cheques, traveller's cheques) (for up to 120 hours prior to departure). <u>Exclusions</u> Loss not reported to the police within 24 hours. Loss from vehicle.	£2,000
B4.	<u>Cancellation or Curtailment</u> If a trip has to be cancelled, cut short or altered as a direct result of any cause outside the Insured's control. Travel delay £50 per hour in excess of 4 hours delay	£10,000  Up to £500
B5.	<u>Hijack</u> Following the unlawful seizure of an aircraft, ship or train in which the insured is travelling.	Up to £25,000
B6.	<u>Kidnap</u> Kidnap for ransom or hostage (aggregate limit)	£250,000
B7	Political Evacuation (aggregate limit)	£50,000

### CLAIMS

All losses should be notified to the trip organiser at the time of the loss who should subsequently ask the Bursar to send a claim form to the parent for completion and return to the School.