

# Policy Schedule

*Business Class*  
injury & travel insurance

CHUBB®

# Business Class injury and travel

## Policy Schedule

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<b>Intermediary Name</b>	Bridge Insurance Brokers Limited		
<b>Intermediary Address</b>	14-16 Chralotte Street Manchester M1 4L	<b>Phone Number</b>	
<b>Policyholder</b>	Stockport Grammar School &/or Stopfordian Parents Association		
<b>Address</b>	Buxton Road Stockport SK2 7AF		
<b>Business Description</b>	Grammar School		
<b>Policy Number</b>	UKBBBC70497	<b>Policy Code</b>	BCUK1022-12
<b>Legacy Policy Number</b>			
<b>Period of Insurance</b>	<b>(a) Period from</b> 01/04/2023 (dates inclusive)	<b>Period to</b>	31/03/2024
	<b>(b)</b> Any subsequent period for which Chubb shall accept a renewal premium.		
<b>Premium</b>	<b>First Premium</b>	GBP 2,000.00	(minimum deposit premium)
	<b>Insurance Premium Tax</b>	GBP 240.00	
	<b>Total Amount Payable</b>	GBP 2,240.00	
<b>Chubb Line</b>	<b>100%</b>		

## Schedule of Benefits – Section A. Injury

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NOT INSURED

## Schedule of Benefits – Section A. Injury

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### Section A Injury - Limits

<b>Maximum Limits per Insured Person:</b>	1.	All benefits payable under Sections A1, A2 and A3:	GBP 0
	2.	For Death, Permanent Total Disablement or Permanent Disabling Injuries benefits payable under Section A1	GBP 0*
	3.	For Death, or Permanent Disabling Injuries (items 1 or 2 of the Scale of Injuries only) for Insured Persons aged 75 or over	GBP 0*
	4.	The Death benefit for a Child:	GBP 0*
<i>*Inner limits apply to certain injury benefits – Refer to Section A of the Policy Wording</i>			
<b>Maximum weekly benefit for each Insured Person:</b>			GBP 0 per week
<b>Aggregate Limits:</b>	1.	Per Event Overall:	GBP 10,000,000
	2.	Per Event for Insured Persons travelling in any multi-engine aircraft:	GBP 10,000,000
	3.	Per Event for Insured Persons travelling in any aerial device other than a multi-engine aircraft:	GBP 3,000,000

## Schedule of Benefits – Section B. Travel

<b>Category:</b>	A	
<b>Insured Persons:</b>	All Insured Persons participating in a Trip organised by the Policyholder	
<b>Journey Definition:</b>	While an Insured Person is undertaking any Trip primarily for the purpose of the Policyholder's business including any official educational trip organised by the Policyholder or any other official trip organised by the Policyholder. Cover shall commence from the time of leaving their place of residence or Educational establishment, whichever occurs first, until the return to their place of residence or Educational establishment, whichever occurs last.	
<b>B1. Medical and other expenses:</b>	Medical Expenses outside Country of Domicile	Unlimited
	Hospital Confinement outside Country of Domicile (for each complete day up to a maximum of 365 days)	GBP 75 per day
	Supplementary Travel, Childcare and Accommodation Expenses	up to GBP 20,000
	Repatriation Expenses	Unlimited
	On-going treatment as an in-patient following repatriation	up to GBP 50,000
	Search and Rescue Expenses	up to GBP 25,000
	Repatriation of Mortal Remains	up to GBP 50,000
<b>B2. Business equipment &amp; personal belongings:</b>	Business Equipment	up to GBP 3,500
	Personal Belongings	up to GBP 10,000
	Personal Belongings Delay	up to GBP 2,000
	Loss or Delay of Home Keys or Car Keys	up to GBP 1,500
<b>B3. Money</b>	Money	up to GBP 5,000
	Financial Card Misuse	up to GBP 5,000
	Travel Documents	up to GBP 2,500
<b>B4. Disruption</b>	Cancellation	up to GBP 10,000
	Alteration of Itinerary or Curtailment	up to GBP 10,000
	Rearrangement	up to GBP 10,000
	Replacement	up to GBP 10,000
	Travel Delay (for each complete hour after the first 4 hours up to a maximum of GBP 500)	GBP 50 per hour
	Aggregate Limit	GBP 250,000
<b>B5. Serious disruption</b>	Evacuation, Alteration of Itinerary or Curtailment	up to GBP 10,000
	Rearrangement	up to GBP 10,000
	Replacement	up to GBP 10,000
	Business Disruption following Hijack or Kidnap (for each complete day up to a maximum of 100 days)	up to GBP 500 per day
	Payment or Loss of Extortion or Ransom Monies or Expenses	up to GBP 250,000
	Security Specialist Costs	up to GBP 50,000
	Aggregate Limits:	
	1. Evacuation, Alteration of itinerary or Curtailment, Rearrangement, Replacement, or Business Disruption following Hijack or Kidnap	GBP 250,000
	2. Payment or Loss of Extortion or Ransom Monies or Expenses	GBP 250,000
	3. Security Specialist Costs	GBP 50,000
<b>B6. Personal Liability</b>	Personal Liability	up to GBP 5,000,000
<b>B7. Legal expenses</b>	Legal Expenses	up to GBP 50,000
	Travel and Accommodation Expenses to attend court	up to GBP 1,000

## Additional Terms and Conditions endorsed to the Policy

- The premium is based on the expiring year's travel pattern and 2023/24 travel rates. Should the travel pattern differ materially during the cover period, the Policyholder must declare a revised travel pattern as soon as they become aware of such difference.

AREA 1 - Great Britain, Northern Ireland, Isle of Man, Channel Islands.

AREA 2 - Europe, Madeira, Canary Islands and those parts of the countries bordering the Mediterranean north of latitude 30 degrees N.

AREA 3 - Rest of the World

### 2023/24 Travel Rates

ACTIVITY	AREA	RATES PER STAFF, PUPIL OR VOLUNTEER PER DAY TRIP (Insurance premium tax at current rate to be added)
A	1	£0.34
	2	£1.01
	3	£1.47
B	1	£0.75
	2	£1.47
	3	£1.95
C	1	£1.07
	2	£1.71
	3	£2.79
D	1	£1.93
	2	£2.71
	3	£3.88
E	1	£2.33
	2	£3.29
	3	£4.89

Insurance Premium Tax at a rate of 12% is to be added to all premiums.

#### PLEASE NOTE

1. PER DAY means any part of any day (eg. a visit starting at 10.00am on day 1 and finishing at 1.00pm on day 3 would count as 3 days).

2. If, during the course of a visit, the pupils will participate in an activity (if only for 1 day) which has a higher rating than that which is applicable for the rest of the visit, that higher rating must be used for ALL days.

THE FOLLOWING IS A GENERAL GUIDE TO THE RATING OF SCHOOL TRIPS FOR INSURANCE PREMIUM PURPOSES ONLY.

#### **Rate 'A' Standard Activities**

Fell walking, day trips to places of interest, leisure parks, orienteering, swimming, hill walking, field trips, land trips, practical navigation, geology courses and athletics.

#### **Rate 'B' Activities**

Tours consisting wholly or mainly of activities of a sporting nature (eg. hockey/netball/lacrosse/soccer/rugby tours) archery, horse riding, roller skating and fell running

#### **Rate 'C' Activities**

Canoeing, sailing, wind surfing, self-defence and water skiing.

### **Rate 'D' Activities**

Rock climbing, abseiling, caving, mountaineering, pot holing and hang gliding.

### **Rate 'E' Activities**

Winter sports including ice skating

## **2. Excluding Section B4 - Disruption and Section B5 - Serious disruption**

This Policy does not cover and we will not pay for claims under Section B4 - Disruption or Section B5 - Serious disruption of any kind directly or indirectly arising from, relating to or in any way connected with the Coronavirus Disease 19 (COVID-19) (or any mutation or variation thereof) and / or its outbreak. To the extent that any term or condition in the Policy may be inconsistent with this exclusion, this exclusion shall prevail.

## **3. Additional Trips for ex-pupil Zain Javaid**

Category A is extended to cover ex-pupil Zain Javaid on the following trips on the Business of the Policyholder:

- Peak District - 2<sup>nd</sup> April 2023 to 4<sup>th</sup> April 2023 OR 29<sup>th</sup> April 2023 to 1<sup>st</sup> May 2023 (all dates inclusive)
- North Wales – 18<sup>th</sup> June 2023 to 22<sup>nd</sup> June 2023 (both dates inclusive)

## **Subjectivities**

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None

## Contact us

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## About Chubb

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Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. We combine the precision of craftsmanship with decades of experience to conceive, craft and deliver the very best insurance coverage and service to individuals and families, and businesses of all sizes.

Chubb is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally.

Chubb's core operating insurance companies maintain financial strength ratings of AA from Standard & Poor's and A++ from A.M. Best. Chubb Limited, the parent company of Chubb, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index.

# Chubb. Insured.<sup>SM</sup>

Chubb European Group SE (CEG) is a Societas Europaea, a public company registered in accordance with the corporate law of the European Union. Members' liability is limited. CEG is headquartered in France and governed by the provisions of the French insurance code. Risks falling within the European Economic Area are underwritten by CEG, which is authorised and regulated by the French Prudential Supervision and Resolution Authority (4 Place de Budapest, CS 92459, 75436 Paris Cedex 09, France). Registered company number: 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Fully paid share capital of €896,176,662.

CEG's UK branch is registered in England & Wales under UK Establishment number: BR023093. UK Establishment address: 100 Leadenhall Street, London EC3A 3BP. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Details about our authorisation can be found on the Financial Conduct Authority website (FS Register number 820988).

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