



## School Activities

Here is a summary of the Cover provided by the School Activities Policy, which is underwritten by Chubb Insurance Company of Europe SE (the Company) through Torbay Council (Group Policyholder)  
Chubb Insurance Company of Europe SE is a European Company incorporated in England and Wales and registered under company number SE13 whose registered address is 106 Fenchurch Street, London EC3M 5NB.  
Authorized and regulated by the Financial Services Authority.

A full copy of the Policy Numbered 64813297 is available on request from your Insurance Broker – Marsh Ltd, 16 Windsor Place, Cardiff CF10 3BY

### **DURATION**

The Policy provides cover for children, employees and any authorized adult or child in the event of injury or loss whilst on any trip authorized and organized 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** - £100,000 for Accidental Death (£10,000 in respect of Insured Persons under the age of 16), 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 Disablement and up to £100,000 for Permanent Partial Disablement. A weekly benefit of £75 is payable in respect of Temporary Total disablement reducing to £35 per week for Insured Persons aged under 18

**Medical Expenses** - Unlimited

**Repatriation Expenses** - Unlimited

**Travel Expenses** – Unlimited

**Chubb Assistance** – see details below

**Personal Property** - up to £3,000 (limit £1,000 for any one article)

**Delayed Personal Property (after at least 4 hours)** – purchase of essential clothing or toilet items up to £1,000

**Money** – up to £2,500 for Money (limit £1,000 for coins and/or banknotes)

**Travel Documents** - up to £1,000

**Cancellation, Curtailment Rearrangement and Replacement Expenses** – up to £5,000

**Travel Delay** – Up to £300 per Insured Person where delay in excess of 4 hours caused by strike, breakdown or weather conditions.

**Hi-Jack and Kidnap** - £250 per day up to a maximum period of 50 days

**Personal Liability** – up to £2,000,000

**Overseas Legal Expenses** – up to £50,000

### **SIGNIFICANT EXCLUSIONS** - (See General Exclusions and the Specific Exclusions under each section of the Policy document)

Insured Persons engaging in active service with the armed forces of any nation, 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.

### **CANCELLATION**

The Policy may be cancelled by the Group Policyholder by giving the Company 30 days prior written notice. The Policy may be cancelled by the Company by giving the Group Policyholder 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**

<b>Phone</b>	<b>+44 207 895 3364</b>	<b>Email:</b>	<b>medicalassistance@chubb.com</b>
<b>Group Policyholder</b>	<b>Torbay Council</b>	<b>Policy Number.</b>	<b>64813297</b>

Chubb Assistance is designed to provide children, 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 coordinators, experienced in managing medical assistance cases with hospitals and clinics worldwide.

Chubb Assistance has the resources to provide repatriation by air ambulance or scheduled services depending on the circumstances and 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:**

- X      The name of the Group Policyholder, School and Policy number.**
- X      The telephone or facsimile number where an Insured Person can be contacted.**
- X      The Insured Person's address abroad.**
- X      The nature of the emergency or the assistance required.**

### **PLEASE REMEMBER**

- X      The teacher/leader should always carry this Summary and a copy of the E Assistance card with them.**
- X      Keep a separate record of the telephone and email address.**
- X      Give details to a travelling friend, relative or colleague just in case they are unable to make the call themselves..**
- X      Always contact Chubb Assistance before incurring substantial expenses.**

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## **CLAIMS PROVISIONS**

In the event of a claim, the Group Policyholder or the Insured Person 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 E mail - [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 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: 0207 964 1000

Alternatively you may contact The Association of British Insurers (ABI) for assistance:

The Association of British Insurers Consumer Information Department 51 Gresham Street, London, EC2V 7HQ

Telephone 0207 600 3333

Following these procedures will not affect your legal rights.

## **LAW**

The Policy shall be governed by, and construed in accordance with, the law of England and Wales.

## **FINANCIAL SERVICES COMPENSATION SCHEME**

Chubb subscribes to the Financial Services Compensation Scheme. This provides compensation in case any of its members, in specified circumstances, are unable to meet any valid claims under their policies. The first £2,000 of a claim is protected in full. Above this threshold, 90% of the remainder of the claim will be met (100% if the insurance is legally compulsory). Compensation will only be available to commercial customers in limited circumstances. Further information can be obtained from Chubb at the address above, or from the Financial Services Compensation Scheme at the following address:

Financial Services Compensation Scheme, 7<sup>th</sup> Floor, Lloyds Chambers,  
1 Portsoken Street,  
London E1 8BN  
Tel: 020 7892 7300

