



**SUMMARY OF COVER – SCHOOL JOURNEY POLICY (adjustable)**

**Policy Number:** SJ-01E228-1086  
**Insurer:** Zurich Municipal  
**Policyholder:** Sutton London Borough Council  
**Period of Insurance:** From: 01 April 2011 To: 31 March 2012

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

**Type of insurance and cover**

The Policy provides indemnity against specified risks of cancellation, personal accident, medical, personal effects and legal liability related expenses.

**Significant features and benefits**

Insurance is provided for each individual member of a School Journey party (an “Insured”) who is either involved in full-time education or a teacher or other adult not over 65 years of age.

This Policy covers any trip or excursion not exceeding 31 days in duration (including exchange visits and work experience placements) approved by the Policyholder involving travel outside the school boundaries but excluding trips or excursions where insurance is provided as a part of the package price. This Policy also includes Winter Sports (see below for extent of cover).

The policy cover will run from the time of assembly of the School Journey party prior to departure until dispersal on return including direct travel to and from home. In respect of Cancellation and Other Expenses cover commences on the date that the first deposit is made.

Insurance is provided against the following major events:

Event:	Limit:
Cancellation	£1,000 any one Insured
Medical and Associated expenses	£1,000,000 any one Insured
Personal Accident	
Death	£100,000 (aged 18 and over), £7,500 (aged under 18)
Permanent or total disablement	£20,000
Permanent partial disablement	Up to £12,000
Permanent facial disfigurement	£2,000
Loss/damage to teeth/dentures	£500
Temporary total disablement not exceeding 104 weeks	£20 per week (aged 18 and over), £5 per week (aged under 18)
Personal Effects and Money	
Any one article/set of articles	£250
All money	£400 any one Insured
All money in custody of responsible adult	£2,500
All property	£1,500 any one Insured
Legal Liability	
Injury or Property damage	£2,000,000 any one occurrence
Pollution and Contamination	£2,000,000 any one period of cover

**Winter Sports (Limited Cover)**

Ski-ing, ski walks, the use of ski-bobs and toboggans and skating (to a standard appropriate to the Insured's experience and training as judged by qualified instructors) including transit by lifts and recognized paths under the supervision of a qualified instructor /or teacher. Unaccompanied use of nursery ski slopes or skating with the consent of a qualified instructor is also allowed.

**Winter Sports (Full cover – Adults only)**

Ski-ing including off-piste, ski walks, skating and the use of ski-bobs and toboggans including transits by lifts without supervision it being understood that the Insured is a qualified adult by training/experience to engage in such activities unaccompanied.

**Note: the scope and extent of Winter Sports cover is governed by the payment in respect of each Insured of the appropriate additional premium rate for Limited or Full cover (as above). Premium rates are published separately.**

**Significant or unusual exclusions or limitations****Excess**

The first £15 of any claim for most aspects of cover under Cancellation, Personal Effects and Medical Expenses.

**Activities excluded**

- Motor-cycling, racing of any kind other than on foot, or air travel other than as passenger in a licensed passenger carrying aircraft

**General Insurance Exclusions**

- Intoxication of or the illegal use of drugs by any Insured or deliberate exposure to unnecessary danger (except in an attempt to save human life) or sexually transmitted disease
- Any Insured undertaking a School Journey against medical advice
- Any loss directly or indirectly arising out of, contributed to by, or resulting from actual, threatened, feared or perceived use of biological, chemical, radioactive or nuclear agent, material, device or weapon
- Ionising radiation or contamination by radioactivity
- War invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power
- Pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds

**Special conditions**

- There are a number of obligations on the Insured relating to disclosure of information at the time of booking the trip and to their conduct in the event of a claim.
- There are conditions about required standards of proficiency for participation in hazardous activities, and conditions about safety equipment for use with water based activities

**Claim notification**

If you want to make a claim, please contact the Policyholder at their address. Claims are to be notified as soon as possible, with full details to be provided within 30 days of the claim (7 days in respect of riot or malicious damage) including supporting evidence in writing. The Police must be notified as soon as possible in the event of theft or malicious damage.

**Cancellation Rights**

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

**Complaints Procedure**

We want to provide a first class service. If you have any cause for complaint you should, in the first instance, contact either the Policyholder or Zurich Municipal on 0870 2418050. Please quote the details of your policy (your surname and initials, policy number, departmental reference, etc).

If you remain dissatisfied with the response, we will refer your complaint to our Customer Relations Team for a separate review. They will notify you once they receive your complaint and will provide you with a final response when they have completed their inquiries.

If we are unable to resolve your complaint to your satisfaction within 8 weeks, or if we have provided you with a final decision letter, you may be able to refer your complaint to the Financial Ombudsman Service (FOS). This is a free and impartial service.

The FOS can be contacted on 0845 080 1800 or emailed at [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The FOS will only consider your complaint if, at the time of notification, you are a private individual, a business with a group annual turnover of less than £1 million, a charity with an annual income of less than £1 million or a trustee of a trust with a net asset value of less than £1 million.

Following the Complaints Procedure does not affect your legal rights.

**Financial Services Compensation Scheme (FSCS)**

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation should we be unable to meet our obligations. You may contact the FSCS on 020 7892 7300 or further information is available at [www.fscs.org.uk](http://www.fscs.org.uk)

**Law applicable to the contract**

UK law allows both you and us to choose the law applicable to the contract. The contract will be subject to the relevant law of the United Kingdom, the Isle of Man or the Channel Islands relating to your address as shown in the schedule. If there is any dispute as to which law applies it shall be English law.

**How we will use your data**

Zurich Insurance plc holds data in accordance with the Data Protection Act 1998. It may be necessary for us to pass data to other organisations that supply products and services associated with this contract of insurance. In order to verify information, or to prevent and detect fraud, we may share information you give us with other organisations and public bodies, including the Police, accessing and updating various databases. If you give us false or inaccurate information and we suspect fraud, we will record this and the information will be available to other organisations that have access to the database(s). We can supply details of the databases we access or contribute to, on request.

Zurich Municipal is a trading name of Zurich Insurance plc. A public limited company incorporated in Ireland Registration No. 13460 Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. UK branch registered in England and Wales Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ. Authorised by the Irish Financial Regulator and subject to limited regulation by the Financial Services Authority. Details about the extent of our regulation by the Financial Services Authority are available from us on request.

SJ (Adj) Summary Aug 10