



SUMMARY OF COVER – SCHOOL JOURNEY POLICY (no winter sports)

Policy Number: KSC-242045-4983
Insurer: Zurich Municipal
Policyholder: Redbourne Upper School And Community College
Period of Insurance: From: 1st April 2012 To: 31st March 2013

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") 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, or winter sports holidays and trips.

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	£250,000 any one Insured
Personal Accident	
Death	£20,000 (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), £10 per week (aged under 18)
Personal Effects and Money	
Any one article/set of articles	£250
All money	Nil
All money in custody of responsible adult	£2,500
All property	Nil
Legal Liability	
Injury or Property damage	£25,000,000 any one occurrence
Pollution and Contamination	£25,000,000 any one period of cover