

MARSH TRAVEL AND PERSONAL ACCIDENT FOR SCHOOLS POLICY SCHEDULE

Policy Number: UKBCHC59970

Group Policyholder: Bishop Wordsworth's Church of England Grammar School

Address: Exeter Street, Salisbury, Wiltshire, SP1 2ED, United Kingdom

Period of Insurance: From: 1st March 2019
To: 29th February 2020
(both dates inclusive)

Renewal Date: **1st March 2020**
and any subsequent period for which Chubb agrees to accept cover

Schedule of Benefits operative:
Schedule of Benefits A
Schedule of Benefits B
Schedule of Benefits C

Winter Sports: Not Covered

**Premium for the
Period of Insurance:** £1,264.95 plus IPT £151.79

Note: IPT will be charged at the applicable rate

Date of Issue: 27th February 2019

Countersigned: 
.....
on behalf of Marsh Limited

SCHEDULE OF BENEFITS A

Off-Site Activities

Insured Persons:

- Category A** Any pupil enrolled at the Participating School.
- Category B** Any member of the teaching and support staff at the Participating School.
- Category C** Any adult who is acting in a supervisory capacity as a volunteer, assistant or helper and is authorised by the Participating School to undertake a Journey.
- Category D** Any Child other than as described in Category A. who is authorised by the Participating School to undertake a Journey.
- Category E** Any Governor undertaking duties on behalf of the Participating School.

Journey*:

1. Any Journey undertaken by an Insured Person with the authorisation of the Participating School involving travel outside the designated school boundaries of the Participating School; or
2. Any Journey on the business of the Participating School

In respect of a Journey of less than one day's duration cover shall be operative from the time of leaving the school boundaries or the Insured Person's home address, whichever is last, until arrival back within the school boundaries or the Insured Person's home address, whichever is first.

In respect of a Journey of more than one day's duration, cover is extended to include travel directly from the Insured Person's home address to the place of official assembly at the commencement of the Journey and travel directly from the official place of dispersal to the Insured Person's home address upon completion of the Journey.

* Journey is defined in this policy as 'any trip described in the Schedule(s) of Benefits undertaken by an Insured Person which commences during the Period of Insurance and does not exceed 180 days in duration. Where a Journey continues beyond the expiry of the Period of Insurance such period is extended for up to a maximum of six months or until the completion of the Journey whichever is sooner.' United Kingdom for the purposes of this Policy shall mean England, Scotland, Wales and Northern Ireland (excluding Channel Islands and the Isle of Man).

SCHEDULE OF BENEFITS A (CONTINUED)

| Benefit Description | | Benefit Amount/Limit of Cover | | |
|---------------------|--|--|--------------------------|--------------------------|
| Section | | Category A,C,D | Category B | Category E |
| 1. | Medical | Medical expenses as a result of Winter Sports Accidents are only included if the optional Winter Sports Extension has been bought and is shown in the Policy Schedule | | |
| A | Medical Expenses | UNLIMITED | UNLIMITED | UNLIMITED |
| B | In-patient Benefit outside the United Kingdom | £50 per day up to £2,000 | £50 per day up to £2,000 | £50 per day up to £2,000 |
| C | Supplementary Travel & Accommodation Expenses in the United Kingdom | £1,000 | £1,000 | £1,000 |
| D | Supplementary Travel & Accommodation Expenses outside the United Kingdom | £25,000 | £25,000 | £25,000 |
| E | Emergency Repatriation Expenses | UNLIMITED | UNLIMITED | UNLIMITED |
| F | On-going medical treatment as an In-patient following Emergency Repatriation | £10,000 | £10,000 | £10,000 |
| G | Search and Rescue | £25,000 | £25,000 | £25,000 |
| 2. | Personal Belongings | | | |
| A | Personal Belongings | £2,500 | £2,500 | £2,500 |
| B | Personal Belongings Delay | £250 | £250 | £250 |
| 3. | Money | | | |
| A | Money | £1,500 | £1,500 | £1,500 |
| B | Credit, Debit or Charge Card Misuse | £1,000 | £1,000 | £1,000 |
| C | Emergency Replacement of Passport | £750 | £750 | £750 |
| 4. | Disruption | | | |
| A | Cancellation | £3,000 | £3,000 | £3,000 |
| B | Curtailment & Alteration to Itinerary | £3,000 | £3,000 | £3,000 |
| C | Replacement | £3,000 | £3,000 | £3,000 |
| D | Travel Delay | £1,000 | £1,000 | £1,000 |
| E | Missed Departure | £500 | £500 | £500 |
| 5. | Winter Sports | This Winter Sports Extension is optional and only applies if the Policy Schedule shows that you have bought the extension | | |
| A | Ski Hire | £200 | £200 | £200 |
| B | Ski Pass | £200 | £200 | £200 |
| C | Piste Closure | £200 | £200 | £200 |
| 6. | Personal Injury | | | |
| A | Death*/**** | £25,000 | £25,000 | £25,000 |
| B | Permanent Total Disablement**** | £25,000 | £25,000 | £25,000 |
| C | Permanent Disabling Injuries**** | £25,000 | £25,000 | £25,000 |
| D | Temporary Total Disablement**/**** | N/A | £100 per week | N/A |
| E | Temporary Partial Disablement**/**** | N/A | £50 per week | N/A |
| F | Hospital Confinement | £25 per day up to £4,550 | £25 per day up to £4,550 | £25 per day up to £4,550 |
| 7. | Personal Liability | £2,000,000 | £2,000,000 | £2,000,000 |
| 8. | Overseas Legal Expenses | £25,000 | £25,000 | £25,000 |
| 9. | Dental Injury | Up to £2,000 | Up to £2,000 | Up to £2,000 |

* Reduced to £10,000 in respect of any pupil or accompanying person under the age of 16 years

** Applicable to teaching and support staff only and weekly benefit payable not to exceed 75% or £2,250, whichever is the lesser amount, of the Insured Person's weekly wage for Temporary Total Disablement or 50% of the Insured Person's weekly wage or £1,500, whichever is the lesser amount for Temporary Partial Disablement

*** Subject to a maximum benefit period of 104 weeks and a 7 day deferment period

**** Cover based on Annual Salary is limited to £600,000 for Death, Permanent Total Disablement and Permanent Disabling Injuries for Insured Persons in Category B, C and E

KEY: £ = GBP

SCHEDULE OF BENEFITS B

On-site Activities

Insured Persons:

Category A Any pupil enrolled at the Participating School.

Category B Any adult who is authorised by the Participating School to act in a supervisory capacity as a volunteer, assistant or helper.

Category C Any Governor undertaking duties on behalf of the Participating School.

Effective Time:

Category A Whilst undertaking school duties within the Participating School's designated school boundaries and including travel directly to and from the Insured Person's home address and the Participating School.

Category B Whilst undertaking the supervision of pupils enrolled at the Participating School when they are walking, or travelling by other means, in an organised group, directly to and from their home addresses and the Participating School.

Category C Whilst undertaking school duties within the Participating School's designated school boundaries and including travel directly to and from the Insured Person's home address and the Participating School.

| Benefit Description | | Benefit Amount/Limit of Cover | |
|---------------------|------------------------------|-------------------------------|--------------------------|
| Section | | Category A,B | Category C |
| 6. | Personal Injury | | |
| A | Death* | £25,000 | £25,000 |
| B | Permanent Total Disablement | £25,000 | £25,000 |
| C | Permanent Disabling Injuries | £25,000 | £25,000 |
| F | Hospital Confinement | £25 per day up to £4,550 | £25 per day up to £4,550 |
| 9. | Dental Injury | Up to £2,000 | Up to £2,000 |

* reduced to £10,000 in respect of any pupil or accompanying person under the age of 16 years

KEY: £ = GBP

SCHEDULE OF BENEFITS C

On-site Activities

Insured Persons:

Category A Any member of the teaching and support staff at the Participating School.

Effective Time:

Category A Whilst undertaking school duties within the Participating School's designated school boundaries and including travel directly to and from the Insured Person's home address and the Participating School.

Category A* 24 hours a day

| Benefit Description | | Benefit Amount/Limit of Cover |
|---------------------|--------------------------------------|-------------------------------|
| Section | | Category A |
| 6. | Personal Injury | |
| A | Death*/**** | £25,000 |
| B | Permanent Total Disablement**** | £25,000 |
| C | Permanent Disabling Injuries**** | £25,000 |
| D | Temporary Total Disablement**/**** | £100 per week |
| E | Temporary Partial Disablement**/**** | £50 per week |
| F | Hospital Confinement | £25 per day up to £4,550 |
| 9. | Dental Injury | Up to £2,000 |

* reduced to £10,000 in respect of any pupil or accompanying person under the age of 16 years

** Subject to a maximum benefit period of 104 weeks and a 7 day deferment period

*** Weekly benefit payable not to exceed 75% of the Insured Person's weekly wage or £2,250, whichever is the lesser amount, for Temporary Total Disablement or 50% of the Insured Person's weekly wage or £1,500, whichever is the lesser amount for Temporary Partial Disablement

**** Cover is limited to £600,000 for Death, Permanent Total Disablement and Permanent Disabling Injuries

Chubb European Group SE (CEG) is an undertaking governed by the provisions of the French insurance code with registration number 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. CEG has fully paid share capital of €896,176,662.

UK business address: 100 Leadenhall Street, London EC3A 3BP. Supervised by the French Prudential Supervision and Resolution Authority (4, Place de Budapest, CS 92459, 75436 PARIS CEDEX 09) and authorised and subject to limited regulation by the Financial Conduct Authority (FS Register 820988). Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. You can find details about the firm by searching 'Chubb European Group SE' online at <https://register.fca.org.uk/>.

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