

**Synopsis of School Journey / Travel Cover Hampshire County Council**

**Insurer: American International Group UK Limited via Risk Management Partners**

**Policy Number: 0010627579**

**1st April 2024 - 31st March 2025**

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**Hampshire County Council School Travel Insurance - General Policy synopsis**

Under the Personal Accident section this Travel insurance provides cover for accidental bodily injury to an insured person which solely and independently of any other cause results in death, a permanent disability or temporary disability within 24 months of an accident.

Under the Travel section this Travel insurance provides cover to the insured persons for medical and other emergency travel expenses; medical repatriation expenses; political and natural disaster evacuation expenses; personal liability; loss of or damage to personal property; personal money; cancellation, curtailment, rearrangement, missed departure and travel delay expenses; and hijack, kidnap and ransom costs for an insured person. There are also sections providing cover for legal expenses, crisis containment expenses etc.

Please see the sections below for further information.

This is a summary of the cover provided and is not intended to provide full policy terms and conditions. The policy documents should be referred to for full details.

### **Persons Insured**

- Category A - Any pupil enrolled at a participating establishment.
- Category B - Any employee of a participating establishment.
- Category C - Any adult who is acting in a supervisory capacity as a volunteer, assistant or helper and is authorised by a participating establishment.
- Category D - Any child other than as described in Category A that is authorised by a participating establishment to undertake a trip.

### **Endorsement update to Persons Insured**

- Hampshire Music Service Students under 21 years of age

### **In addition to all specific Policy cover exclusions, the policy will not cover:**

- Any School pupil who at the beginning of the period of insurance is either 18 years of age, or 23 years of age or over and no longer in full-time education.
  - *The over 18 full time education requirement does not apply to Hampshire Music Service Students only – see endorsement above*
- Any insured person, who at the beginning of the period of insurance is not a pupil and is 80 years of age or over.
- Injury, loss or expense caused by:
  - a. attempted suicide or intentional self-injury;
  - b. flying as a pilot.

### **Geographical Limits**

- Anywhere in the world unless travelling to a specific country or area to which, before the start of the trip, the UK Foreign & Commonwealth Office advised against all or all but essential travel.

### **Operative Time**

- Whilst an insured person is undertaking an organised trip (including exchange visits and work experience placements) with the authorisation of the participating establishment and involving travel outside the boundaries of the participating establishment's premises.
- Cover commences from the time of departure from the insured person's place of residence or the boundaries of the participating establishment's premises, whichever is left last, until arrival back at the insured person's place of residence or the participating establishment's premises, whichever is reached first upon completion of the trip.
- A trip will not include travel outside of the boundaries of the participating establishment's premises from one site to another where the participating establishment has a split site or campus.
- A trip will include travel undertaken solely by employees whilst on the business of the group policyholder but will not include travel by other

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authorised adults unless it is for the purpose of assessing or managing future trips to be undertaken by pupils.

- Cover for cancellation under “Policy Cover - Travel” commences when the trip is booked during the period of insurance.
- Cover under all other sections of the policy commences when the insured person departs for a trip during the period of insurance.

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## **Policy Cover - Personal Accident**

<b>Description</b>	<b>Maximum Limit</b>
Death*	£30,000.00
Loss of sight in one eye or loss of limb (one)	£30,000.00
Loss of sight in both eyes or loss of limbs (two or more), or loss of sight in one eye and loss of limb (one)	£30,000.00
Loss of speech	£30,000.00
Loss of hearing in both ears	£30,000.00
Loss of hearing in one ear	25% of £30,000.00
Permanent partial disability	£30,000.00
Temporary total disability **	£50.00 per week
Hospitalisation	£35.00 per day (up to maximum 182 days)
Dental treatment	£1,500.00 (treatment must be within 30 days of incident)

\* Death benefit is reduced to £10,000 in respect of any pupil or accompanying person under the age of 18 years.

\*\* Insured Persons Category B and C only

### **Important**

The Emergency Assistance Helpline **must** be contacted as soon as possible if, **during a trip outside the UK**, an injury or illness results in the need for **inpatient hospital** treatment:

**Emergency Assistance Helpline: +44 (0)1273 552922 (24 Hours a Day / 7 Days a Week)**

**In the event of any medical assistance being required the above Helpline must be contacted.**

**Please also email [insurance.queries@hants.gov.uk](mailto:insurance.queries@hants.gov.uk) as soon as possible to advise of the incident. The Hampshire County Council Insurance Team will continue to liaise with you during the subsequent claim process.**

### **Personal Accident Major Exclusions**

a) Claims directly or indirectly caused or contributed to by suicide, intentional self-injury, sickness or disease not resulting from bodily injury, a gradually operating cause, chronic fatigue syndrome, post-traumatic stress disorder or other anxiety disorder or any other disease of the nervous system.

b) Dental Treatment which :

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- a. is as a result of injury from foodstuff,
- b. where the need for treatment is not apparent within one week of an accident; or
- c. is resulting from ordinary deterioration, deliberate damage or wear and tear,
- d. where the replacement or repair of bridgework/artificial teeth/crown or dentures is not of similar type or quality to that lost or damaged by the accident,
- e. dental treatment costs not claimed for within 30 days of the accident which caused the dental injury.

Note: dental treatment expenses are limited to authorised expense incurred within 12 months from the date of the accident which caused the dental injury.

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## Policy Cover - Travel

<u>Description</u>	<u>Maximum Limit</u>
Medical, Hospitalisation and Emergency Travel Expenses	Unlimited
Repatriation Expenses	Unlimited
On-going Medical Treatment	Up to £10,000.00
Emergency Travel Expenses in the United Kingdom	Up to £10,000.00
Assistance	Unlimited
Search and Rescue	Up to £25,000.00
Cancellation, Curtailment, Disruption & Replacement	Up to £5,000.00 per insured person but not exceeding <b>£50,000.00</b> in total for any one trip or event.
Travel Delay	£25 per hour up to £150.00 (after first 4 hours)
Missed Departure	Up to £2,500.00
Personal Property	Up to £2,500.00 (maximum £1,500 per item. Depreciation will be applied)
Money	Up to £1,000.00
Money in the care, custody or control of a responsible adult authorised by the Policyholder	Up to £2,500.00
Winter Sports:	Note: excludes competitive winter sports
Ski Hire	Up to £250.00
Ski Pass	Up to £250.00
Ski - Piste Closure	Up to £250.00
Legal Expenses	Up to £50,000.00
Personal Liability (Limit of Indemnity)	£2,000,000.00
Hi-jack, Kidnap or Hostage	£300 per day, up to £15,000.00
Kidnap for Ransom Consultants Costs	£50,000.00
Political Evacuation	Up to £50,000.00

### Travel Major Conditions/Exclusions:

a) The Policy will indemnify for individual irrecoverable or non-refundable costs (that are not due from the third-party travel providers) for trip cancellation, curtailment, or alteration due to the following:

i) the death, bodily injury, or illness \* of an insured person who is on a trip or is due to go on the trip.

ii) the death, bodily injury, or illness \* of a relative\*\* of the insured person

b) The Policy will indemnify on a group basis for the irrecoverable or non-refundable costs (that are not due from the third party travel providers) up to the sum insured in

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respect of any one insured person if it is necessary and unavoidable trip cancellation, curtailment or alteration to cancel, cut short or alter a trip if more than 50% of insured persons who are due to travel have to cancel their trip for one of the following reasons:

i) the death, bodily injury, or illness \* of an insured person who is on a trip or is due to go on the trip.

ii) the death, bodily injury, or illness \* of a relative\*\* of the insured.

\* In respect of bodily injury or illness the Insurer will require a medical certificate issued by a medical practitioner to support the claim.

\*\* Relative is defined as parent, brother, sister, grandparent, stepparent, stepbrother, stepsister, aunt, or uncle of an insured person under this policy.

c) Legal Expenses - Prior written consent to be obtained from insurers prior to any costs being incurred.

d) Travel Cover excludes:

\* any claims arising from travelling against medical advice,

\* travelling to receive medical treatment or advice,

\* decision not to travel or continue if on trip,

\* costs associated with pregnancy/childbirth if the insured person is more than 26 weeks pregnant at the start of, or during the trip,

\* drug or alcohol abuse,

\* redundancy/resignation/financial circumstances,

\* default of transport or accommodation provider,

\* regulations made by any Public Authority or Government,

\* strike, labour dispute, mechanical breakdown,

\* a pandemic, epidemic or any event declared by the World Health Organisation as a public health emergency of international concern issued by the World Health Organisation,

\* losses not reported to the police or appropriate authorities.

**Crisis Management:**

<b><u>Description</u></b>	<b><u>Maximum Limit</u></b>
Crisis Management	£50,000.00

**Virtual Medical Care:**

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<b>Description</b>	<b>Maximum Limit</b>
Virtual Medical Care (Access to a medical second opinion and round the clock access to a GP via the GP Consultation)	Unlimited

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### **Warranted under all Policy Sections**

If non-compliance of the following occurs, underwriters are at liberty not to meet any claims under this policy:

1. In respect of all winter sports and outdoor pursuits the usual safety standards must be adhered to and all safety equipment provided must be worn.
2. Any baggage/money loss must be reported to the Police within 24 hours of discovery and if the loss occurs whilst in the custody of an airline/travel company, such loss must also be reported to the airline/company within the same period and a property irregularity report obtained.
3. All claims must be substantiated by appropriate written proof of costs incurred.
4. Students on work experience placements abroad must not be exposed to dangerous machinery or unusually hazardous situations.
5. Flights in helicopters/ non-scheduled aircraft **must** be referred to underwriters prior to trip.
6. Incidents outside the UK that result in medical treatment and in-patient hospital treatment must be reported as soon as possible to the AIG Emergency Assistance Helpline: Telephone Number +44 1273 552922.

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## **Claims Procedure**

*Claims must be notified as soon as reasonably practicable. The claim may be rejected if it is made so long after the event that the Insurer is unable to investigate the claim fully or may result in the policyholder not receiving the full amount claimed for if the amount claimed is increased as a result of the delay.*

**Quote HAMPSHIRE COUNTY COUNCIL SCHOOL JOURNEY SCHEME POLICY NUMBER: 0010627579 when notifying any claim or medical emergency.**

### **Medical Emergency Claims – 24 Hour / 7 Days a week Service**

**AIG Emergency Assistance Helpline: Telephone Number +44 1273 552922**

**You must contact the Emergency Assistance Helpline as soon as possible if injury or illness results in the need for inpatient hospital treatment.**

**In the event of any medical assistance being required the above Helpline must be contacted.**

**Please also email [insurance.queries@hants.gov.uk](mailto:insurance.queries@hants.gov.uk) as soon as possible to advise of the incident. The Hampshire County Council Insurance Team will continue to liaise with you during the subsequent claim process.**

### **Personal Property or Money claims**

Please contact: **Concierge Claims Service**

Call : +44 (0) 207 359 3433

Email: [lifelinebaggageclaims@aig.com](mailto:lifelinebaggageclaims@aig.com)

Lines are open Monday to Friday 9am to 5pm, excluding public holidays.

Please also email [insurance.queries@hants.gov.uk](mailto:insurance.queries@hants.gov.uk) as soon as possible to advise of the incident. The Hampshire County Council Insurance Team will continue to liaise with you during the subsequent claim process.

### **All other claims**

Please contact the Hampshire County Council Insurance Team to submit any other claims or for further claims information: [insurance.queries@hants.gov.uk](mailto:insurance.queries@hants.gov.uk)

## AIG Medical Assistance Helpline

In the event that any member of the visit (staff, volunteers, pupils etc.) during a visit outside the UK:

- require hospital treatment/emergency medical treatment, and/or
- are admitted to hospital, and/or
- have the possible need for repatriation

the visit staff **must** contact the AIG Emergency Assistance Helpline as soon as possible. **The AIG Emergency Assistance Helpline is: +44 (0)1273 552922 (24 Hours a Day / 7 Days a Week).**

The requirement to contact the AIG Emergency Assistance Helpline forms part of the Policy terms and conditions.

The AIG Emergency Assistance Helpline provide, amongst other assistances:

- 24 hour Service Emergency telephone lines manned 24 hours a day, 365 days a year by multi-lingual assistance co-ordinators, experienced in the procedures of hospitals and clinics worldwide.
- Medical Staff - A highly qualified team of medical consultants and nursing staff, on hand at any time to ensure that the most appropriate medical treatment is provided.
- Direct Billing - Where appropriate they will arrange direct billing with hospitals and clinics worldwide, relieving the insured person, policyholder or group policyholder of the need to use their own cash or credit card.
- Air Ambulance - Repatriation by air ambulance or scheduled airline depending on the circumstances of the case and, if necessary, with a fully equipped medical team in attendance. On return, suitable transportation will take an insured person to hospital or home address whenever necessary.
- Medical Referral - To a suitable hospital, clinic or dentist for treatment.
- Legal Referral - To an embassy, consulate or other source if legal consultation is needed, including an English speaking lawyer.
- Emergency Medical Supplies - To help locate and send drugs, blood or medical equipment if unavailable locally.
- Emergency Message Relay - To pass on messages to family and business associates in an emergency.
- Emergency Travel Service - Provides a complete emergency travel service in liaison with an insured person's medical practitioner, the treating hospital or

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relatives to make all arrangements for people to visit an insured person who is hospitalised or ill abroad, including any receipted travel, accommodation, guide, interpreter, taxi, telephone and childcare expenses incurred on the recommendation of our medical officers and within the constraints of this group policy.

- Lost Ticket & Baggage Location - To help with replacement of lost or stolen tickets, passport or travel documents and help with locating lost baggage. If required AIG will help locate and dispatch contact lenses and glasses.
- Emergency Cash Advance - To help with replacement of cash which has been lost or stolen overseas. Any cash amount which is replaced will be deducted from any subsequent valid claim made under Section B6 (Money) or must otherwise be reimbursed to AIG.

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## **AIG Use of Personal Information**

American International Group UK Limited is committed to protecting the privacy of customers, claimants, and other business contacts. For full details of how AIG use Personal Information please see the AIG Privacy Policy:

<https://www.aig.co.uk/privacy-policy>

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# AIG Personal Accident and Travel Insurance – Insurance Product Information Document

## Personal Accident & Travel Insurance



Insurance Product Information Document

Company: American International Group UK Limited

Product: Personal Accident & Travel Insurance

Registered in the United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN number 781109)

You can find complete policy information in your policy schedule and in your policy document. These will also tell you the level of cover you have and your benefit limits.

### What is this type of insurance?

This is a group policy. It covers a range of benefits resulting from Personal Accident and Travel, including Crisis Containment Management and Virtual Medical Care service, relating to an organised trip



#### What is insured?

##### Personal Accident

- ✓ Accidental death
- ✓ Loss of limb or limbs
- ✓ Loss of sight or hearing
- ✓ Loss of speech
- ✓ Permanent partial disablement
- ✓ Temporary total disability
- ✓ Hospitalisation
- ✓ Dental treatment
- ✓ Accident medical expenses

##### Travel

- ✓ Medical, hospitalisation & emergency travel expenses
- ✓ Repatriation expenses
- ✓ Ongoing medical treatment
- ✓ Emergency travel expenses in the United Kingdom
- ✓ Assistance
- ✓ Search & rescue
- ✓ Cancellation, curtailment, disruption, replacement, travel delay and missed departure
- ✓ Personal property
- ✓ Money
- ✓ Winter sports
- ✓ Legal expenses
- ✓ Personal liability
- ✓ Hijack, kidnap, hostage or kidnap for ransom consultants costs
- ✓ Political evacuation

##### Crisis Containment Management

- ✓ Reimbursement of crisis consultant fees and costs

##### Virtual Medical Care

Access to a medical second opinion and round the clock access to a GP via the GP Consultation



#### What is not insured?

##### General Exclusions

- ✗ Any pupil who at the cover start date is 18 years of age, or 23 years of age or over and not in full-time education; or
  - ✗ Any insured person, who at the cover start date is not a pupil and is 80 years of age or over.
- Injury, loss or expense caused by:
- ✗ - Attempted suicide or intentional self-injury, or flying as a pilot

##### Personal Accident Exclusions

- ✗ Death caused by suicide
- ✗ Death, disability or the incurring of accident medical expenses or dental treatment caused by:
  - Sickness or disease (not resulting from bodily injury)
  - A gradually operating cause, chronic fatigue syndrome, post-traumatic stress disorder, or other anxiety disorder, any mental disorder or any disease of the nervous system
- ✗ Certain dental treatment and expenses as specified in your policy schedule

##### Travel Exclusions

- ✗ Travelling against medical advice
- ✗ Travelling to receive medical treatment or advice
- ✗ You own decision not to travel or continue if on trip
- ✗ Costs associated with pregnancy/childbirth if the insured person is more than 26 weeks pregnant at the start of, or during the trip
- ✗ Drug or alcohol abuse
- ✗ Redundancy/resignation/financial circumstances
- ✗ Default of transport or accommodation provider
- ✗ Strike, labour dispute, mechanical breakdown
- ✗ A pandemic, epidemic or any event declared by the World Health Organisation as a public health emergency of international concern issued by the World Health Organisation

COUNCIL PA TRAVEL POLICY IPID FINAL 0822

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- \* Cancellations and delays as specified in your policy schedule
- \* Loss or damage to items, money and vehicles as specified in your policy schedule
- \* Losses not reported to the police or appropriate authorities
- \* Legal expenses incurred as specified in your policy schedule

### Are there any restrictions on cover?

- ! Maximum amounts are payable for different bodily injuries as contained in the policy
- ! The benefits payable for children and for an insured aged 75 or over will be reduced as specified in your policy document
- ! If your claim results in more than one benefit being due, we will pay up to the limitations as specified in your policy document
- ! If a claim is paid for certain benefits, cover under the relevant section will cease, as specified in your policy document
- ! If death results from bodily injury within 13 weeks of the accident, then we will only pay the amount for accidental death

### Where am I covered?

- ✓ You are covered anywhere in the world unless travelling to a specific country or area to which, before you started your trip, the UK Foreign & Commonwealth Office advised against all or all but essential travel

### What are my obligations?

- When applying for, renewing or requesting changes to your policy, you must take reasonable care to answer the questions you are asked honestly and carefully
- You need to inform us when your children reach the upper age specified in your policy document
- You must notify us of any claims as soon as is reasonably practical after the event
- If you make a claim, you must provide documents and other evidence we may need to deal with your claim, and comply with a specific claim procedure set out in the policy wording

### When and how do I pay?

- The premiums are to be paid as agreed and information will be supplied to us in the form and at the frequency reasonably required by us for the cover to remain in force

### When does the cover start and end?

- The cover starts from the date you were included in the insurance arrangement and remains in force until the end of the period of insurance.
- Cover will end on one of the following dates:
  - o If we or the group policyholder cancel the policy, or you withdraw
  - o You stop paying your premiums or stop being employed by the group policyholder
  - o You die (although a claim can be submitted for such person if death is due to bodily injury)
  - o A pupil or any other insured person reaches their upper age limit specified in the policy

### How do I cancel the contract?

You are unable to cancel this policy, but you do have the right not to be included. If you wish not to be included in this policy, please contact the group policyholder.

Only the group policyholder can cancel this policy by giving 30 days' notice in writing to us at our head office: American International Group UK Limited, The AIG Building, 58 Fenchurch Street, London EC3M 4AB. It is the responsibility of the group policyholder to notify insured persons that the policy has been cancelled.

COUNCIL TRAVEL POLICY IPID 0822

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