

## SCHOOL JOURNEY INSURANCE – Your Questions Answered

*School Journey insurance is arranged for all schools which subscribe to the Insurance SLA Package B, Material Damage, etc.*

*The policy provides cover in respect of medical and emergency travel expenses, cancellation, personal accident, money, loss of personal effects and legal liability. Further information on the extent of cover can be obtained from the 'Travel – School Journey Synopsis' and 'Travel – School Journey Pack' downloadable documents.*

**This Guide is intended to provide answers to queries which you may have regarding School Journey insurance.**

- **What types of trip are covered by School Journey insurance?**

The insurance covers trips within the UK that involve an overnight stay, and all trips involving travel outside the UK.

- **Why are day trips within the UK not covered by School Journey insurance?**

Day trips within the UK are not included in School Journey insurance as there should not be any necessity to pay for medical treatment within the UK, and the amounts likely to be forfeited due to cancellation are normally significantly less than for overnight stays or foreign trips.

- **What categories of persons can be included in School Journey insurance cover?**

As well as pupils and teachers, the cover extends to include volunteers, assistants and other helpers who are travelling as part of the group or party.

- **Someone who is travelling has an existing medical condition. Would they be covered by the School Journey insurance?**

Yes, they would be covered as long as they are not travelling against the advice of a medical practitioner. It is recommended that, in cases where there is a significant or ongoing medical condition, the school should request that a note be provided from the person's doctor confirming that they consider it to be appropriate for the person to take part in the trip and the activities proposed.

- **Does the School Journey insurance cover skiing trips?**

Yes.

- **Are there any activities that are not covered by School Journey insurance?**

Liabilities arising from some activities are excluded, for example the use of motorised vehicles or boats. If schools are arranging trips to centres where activities of this type are provided, it would be usual to expect that the activity provider would have liability insurance in place to cover persons participating in the activities. Schools are recommended to check with the activity provider that such insurance is in place.

If your school is considering a trip which involves visiting a location and/or carrying out activities which could be considered unusual, please contact Risk & Insurance Services at an early stage of the planning process so that if necessary the proposal can be referred to our insurers. Whilst we will make every effort to ensure that the School Journey insurance will extend to cover your trip, it is possible that insurers may refuse to provide cover.

- **We have been offered Travel insurance by the travel agents/organisers of the trip we are going on, but there is a charge for this. Do we need to purchase this insurance?**

The usual answer to this question is 'no', because the cover will simply duplicate what is already provided under the School Journey insurance. If you have any queries regarding additional insurance cover that you have been offered, please contact Risk & Insurance Services for advice.

- **When travelling abroad, do members of the group need to take a European Health Insurance Card (EHIC)?**

The EHIC is the replacement for the old E111 and entitles the named person to state-funded medical treatment in Europe. It is not a requirement of the School Journey insurance cover that members of group take an EHIC with them when they travel abroad. However, as the EHIC is free of charge and may generally assist with accessing medical treatment in Europe, it is recommended that persons travelling to European countries take an EHIC whenever possible.

- **Does the school need to notify Risk & Insurance of a trip which will be taking place?**

Not usually. From 1 April 2017, any School Journey that a school has registered with Hampshire County Council does not require a declaration to be submitted to Risk & Insurance Services.

For any trip which is not registered with Hampshire County Council, please contact Risk & Insurance as soon as the trip is arranged.

- **What documents can we provide to parents?**

The 'Travel – School Journey Synopsis' downloadable document contains relevant information that can be shared with parents. The second page sets out the various cover categories and limits for school journeys, and can be used if a school needs to issue brief details of the cover to parents.

- **What insurance documents do we need to take on a school trip?**

It is recommended that a copy of the 'Travel – School Journey Synopsis' and 'Travel – School Journey Pack' downloadable documents are taken on every trip. The 'Travel – School Journey Pack' downloadable document includes the emergency telephone numbers.

- **What do we do if we need to make a claim?**

In an emergency, contact the emergency number given in the 'Travel – School Journey Pack' downloadable document.

For all other claims, contact Risk & Insurance who will provide the appropriate claim form and guidance.

*For further information please contact Risk and Insurance Services on 023 8083 2835 or at [insurance@southampton.gov.uk](mailto:insurance@southampton.gov.uk)*