

# SCHOOL JOURNEY TRAVEL INSURANCE

This document is a summary of the School Journey Travel Insurance cover that is provided as part of the 'Insurance & Risk Management - Service Level Agreement (Package B)'. Full details of the policy terms, condition and exclusions are provided in the 'Policy Document' which can be accessed via the SCC intranet site (Insurance for Schools) or the Young Southampton website <http://www.youngsouthampton.org/>.

## SUMMARY OF COVER

<b>Insurer</b>	<b>American International Group UK Limited ('AIG')</b>
<b>Policy Number</b>	<b>0010628170</b>
<b>Cover Period</b>	<b>1<sup>st</sup> April 2024 – 31<sup>st</sup> March 2025</b>

### Persons Insured

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

### Geographical Limits

- 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

### Summary of cover

What is insured?	What is not insured?
<p><b>Personal Accident</b></p> <ul style="list-style-type: none"> <li>✓ Accidental death</li> <li>✓ Loss of limb or limbs</li> <li>✓ Loss of sight or hearing</li> <li>✓ Loss of speech</li> <li>✓ Permanent partial disablement</li> <li>✓ Temporary total disability</li> <li>✓ Hospitalisation</li> <li>✓ Dental treatment</li> <li>✓ Accident medical expenses</li> </ul> <p><b>Travel</b></p> <ul style="list-style-type: none"> <li>✓ Medical, hospitalisation &amp; emergency travel expenses</li> <li>✓ Repatriation expenses</li> <li>✓ Ongoing medical treatment</li> <li>✓ Emergency travel expenses in the UK</li> <li>✓ Assistance</li> <li>✓ Search &amp; rescue</li> <li>✓ Cancellation, curtailment, disruption, replacement, travel delay and missed departure</li> </ul>	<p><b>General Exclusions</b></p> <ul style="list-style-type: none"> <li>✗ 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</li> <li>✗ Any insured person, who at the cover start date is not a pupil and is 80 years of age or over.</li> </ul> <p>Injury, loss or expense caused by:</p> <ul style="list-style-type: none"> <li>✗ - Attempted suicide or intentional self-injury, or flying as a pilot</li> </ul> <p><b>Personal Accident Exclusions</b></p> <ul style="list-style-type: none"> <li>✗ Death caused by suicide</li> <li>✗ Death, disability or the incurring of accident medical expenses or dental treatment caused by: <ul style="list-style-type: none"> <li>- Sickness or disease (not resulting from bodily injury)</li> <li>- 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</li> </ul> </li> <li>✗ Certain dental treatment and expenses as specified in the policy schedule</li> </ul> <p><b>Travel Exclusions</b></p> <ul style="list-style-type: none"> <li>✗ Travelling against medical advice</li> </ul>

✓ Personal property	✗ Travelling to receive medical treatment or advice
✓ Money	✗ Your own decision not to travel or continue if on trip
✓ Winter sports	✗ Costs associated with pregnancy/childbirth if the insured person is more than 26 weeks pregnant at the start of, or during the trip
✓ Legal expenses	✗ Drug or alcohol abuse
✓ Personal liability	✗ Redundancy/resignation/financial circumstances
✓ Hijack, kidnap for ransom consultants costs or hostage	✗ Default of transport or accommodation provider
✓ Political evacuation	✗ Strike, labour dispute, mechanical breakdown
<b>Crisis Containment Management</b>	✗ 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
✓ Reimbursement of crisis consultant fees and costs	✗ Cancellations and delays as specified in the policy schedule
✓ Virtual Medical Care - Access to a medical second opinion and round the clock access to a GP via the GP Consultation	✗ Loss or damage to certain items, money and vehicles as specified in the policy schedule
	✗ Losses not reported to the police or appropriate authorities
	✗ Legal expenses incurred as specified in the policy schedule

## Summary of key benefits - Travel

Description	Sum Insured
Medical, Hospitalisation and Emergency Travel Expenses	Unlimited
Repatriation Expenses	Unlimited
On-going Medical Treatment	Up to £10,000
Emergency Travel Expenses in the UK	Up to £10,000
Assistance	Unlimited
Search and Rescue	Up to £25,000
Cancellation, Curtailment, Disruption & Replacement	Up to £5,000
Travel Delay	£25 per hour up to £150
Missed Departure	Up to £2,500
Personal Property	Up to £2,500
Money	Up to £1,000 where an adult is in possession of a child's money, the limit is increased to £2,500.
Winter Sports	
• Ski Hire	Up to £250
• Ski Pass	Up to £250
• Piste Closure	Up to £250
Legal Expenses	Up to £50,000
Personal Liability (Limit of Indemnity)	£2,000,000
Hi-jack, Kidnap or Hostage	£300 per day up to £15,000
Kidnap for Ransom Consultants Costs	£50,000
Political Evacuation	Up to £50,000

## Summary of key benefits – Personal Accident

Description	Maximum Limit
Death*	£30,000
Loss of sight in one eye or loss of limb (one)	£30,000

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
Loss of speech	£30,000
Loss of hearing in both ears	£30,000
Loss of hearing in one ear	25% of £30,000
Permanent partial disability	Up to £30,000.00
Temporary total disablement	£50 per week (up to 52 weeks)
Hospitalisation	£35 per day (up to 182 days)
Dental Treatment	Up to £1,500

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

**NOTE:** The Emergency medical and travel 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.

## What do in the event of claim

Claims must be notified as soon as reasonably practicable. A 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.

If you are notifying the insurer of any medical emergency then you will need to quote **Southampton City Council School Journey Travel Insurance Scheme – Policy Number 0010628170**. 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.

In all cases please also contact [insurance@southampton.gov.uk](mailto:insurance@southampton.gov.uk) to advise of any medical emergency claim that you have made, or to submit any other claims or request information or advice.

## Contact details

### Emergency medical and travel assistance helpline:

Tel: +44 (0)1273 552 922 (24 hours a day/7 days a week)

### Money and personal property claims:

Tel: +44 (0)20 7359 3433 (Open 9am-5pm Mon-Fri UK time, excluding public holidays)

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

### All other claims:

Tel: +44 (0)34 5602 9429 (Open 9am – 5pm Mon-Fri UK time, excluding public holidays)

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

## Privacy Policy

American International Group UK Limited is committed to protecting the privacy of customers, claimants, and other business contacts. More details can be found in the AIG Privacy Policy at: <https://www.aig.co.uk/privacy-policy> or you may request a copy by writing to: Data Protection Officer, American International Group UK Limited, The AIG Building, 58 Fenchurch Street, London EC3M 4AB. or by email at: [dataprotectionofficer.uk@aig.com](mailto:dataprotectionofficer.uk@aig.com).