



The Kings of Wessex Academy

— Getting the best out of everyone —

Academy Travel Insurance Summary

The Kings of Wessex Academy has off-site insurance cover arranged through Blue Fin Insurance, underwritten by AIG Europe Ltd.

Who is covered?

Everyone authorised by the Academy to be on a trip (pupils, teaching and support staff, adult volunteers, assistants, helpers and other authorised children).

When is cover available?

All organised trips outside the school boundaries and travelling anywhere in the world are automatically covered.

What's covered?

A summary of the cover provided is given below. There are no excesses to pay under any section of the policy. A copy of the cover document can be obtained from the Academy Bursar upon request.

Personal Accident

- Accidental death - £30,000 (£10,000 in respect of children).
- Permanent loss of limbs - £30,000 (compensation provided following physical loss or use of a limb following injury resulting from an accident).
- Permanent loss of eyes, speech and hearing - £30,000 (compensation provided following disablement caused by injury resulting from an accident which causes total and permanent loss of sight, speech and hearing).
- Permanent partial disablement - £30,000 (compensation provided on a set scale of percentages according to the degree of disability caused by injury resulting from an accident).
- Hospital confinement - £35/day up to £1500. (A daily sum of compensation paid if hospitalised due to an injury resulting from an accident).
- Dental treatment – up to £1,500 (cover for costs incurred for treatment due to injury resulting from an accident).

Travel

- Medical and emergency travel expenses, rescue expenses and assistance for trips outside the UK – unlimited (provides cover for costs arising in the event of illness, injury or death during a trip outside the UK for medical assistance and if necessary air ambulance rescues following illness or injury).
- Search and rescue expenses for trips outside the UK – up to £25,000 (provides cover for costs incurred by authorities in searching for a person reported missing and is known or believed to be in danger of suffering injury or illness).

- Cancellation, curtailment, disruption – up to £5,000 per person (provides cover for travel and accommodation expenses that have been paid which cannot be reclaimed if a trip is cancelled, cut short or altered).
- Travel delay - £25/hr up to £150 (provides a payment if a trip is delayed for more than 4 hours).

Property

- Personal property – up to £2,500 (provides cover for property owned by or in the custody of a person if lost, stolen or damaged).
- Money – up to £1000 or £2500 for Group Leader (provides cover for cash and travellers cheques lost or stolen).
- Winter Sports Extension – replacement ski hire at £25/day (up to £250), ski pass £75/week (up to £250, piste closure £25/day (up to £250) (provides cover for skis being lost or broken or mislaid by an airline, inability to use ski pass following an accident, illness or theft and being unable to ski due to lack of snow).

Legal

- Legal expenses up to £50,000 for trips outside the UK (provides cover for costs to pursue a claim for damages and/or compensation against third party who has caused an injury, death or illness during a trip).
- Personal liability up to £2,000,000 (provides cover for any legal liability against an insured person who has caused injury, sickness and accidental loss or damage to property).



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