



SUMMARY OF BESPOKE TRAVEL INSURANCE

1 September 2019 to 31 August 2020

Insurers	AonProtect – Chubb European Group Limited
Policy Number	P19PATPTP01483
Insured Persons	All Employees, Adult Helpers and Students of the following school:-

King Edward's School

Operative Time	Any trip authorised and organised by the school involving travel outside the designated school boundaries
Geographical Limits	Worldwide
Cover	<p>Providing Compensation in respect of the following sustained by the Insured Person occurring within the operative time and geographical limits:-</p> <p>Accidental Death or Bodily Injury sustained by the Insured Person(s) during the operative Time</p> <p>Medical Expenses – all reasonable medical treatment given or prescribed by a qualified medical practitioner</p> <p>Cancellation or Curtailment Expenses – Cost of unused travel and accommodation should the journey be cancelled or curtailed.</p> <p>Loss of or Damage to any Personal Baggage</p> <p>Loss of Money</p> <p>Legal Liability to Third Parties for Accidental Personal Injury or Property Damage</p> <p>Hijack – compensation for inconvenience caused and reimbursement for additional travel and accommodation costs incurred</p>

Aon UK Limited

Registered office | The Aon Centre | The Leadenhall Building | 122 Leadenhall Street | London | EC3V 4AN
Registered in England & Wales No. 210725 | VAT Registration No. 480 8401 48

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Personal Accident Benefits

Employees

Death occurring within 12 months of Accident)	5 x Annual
Loss of One or more Limbs or Eyes)	Salary (subject
Permanent Partial / Total Disablement from Usual Occupation)	to a minimum of £50,000)

Adult Helpers/Students

Death occurring within 12 months of Accident	£50,000
Loss of One or more Limbs or Eye	£50,000
Permanent Partial / Total Disablement from Any Occupation	£50,000

Percentage payable for specific Permanent Disabling Injuries: -

Loss of or total loss of use of one or more limbs	100%
Loss of sight in one or both eyes	100%
Loss of speech	100%
Loss of hearing in both ears	100%
Loss of intellectual capacity	100%
Loss of hearing in one ear	30%
Post Traumatic Stress Disorder	20%
(subject to a maximum payment of £50,000)	

Total loss of use of:

i) the back or spine below the neck with no damage to the spinal cord	40%
ii) the neck or cervical spine with no damage to the spinal cord	30%
iii) the shoulder, elbow or wrist, a hip, knee or ankle	25%

Loss of or total loss of use of:

i) a thumb	30%
ii) a forefinger	20%
iii) any other finger	10%
iv) a big toe	15%
v) any other toe	10%

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Travel Benefits

Medical Expenses	Unlimited
Cancellation, Curtailment, Rearrangement and Replacement Expenses	£ 15,000
Personal Belongings	£ 12,500
Business Equipment	£ 5,000
Money	£ 10,000
Personal Liability	£5,000,000
Legal Expenses	£ 50,000
Hijack	£ 50,000
Travel Delay	£ 1,000

In respect of Students the following reduced benefits apply:

Death occurring within 12 months of Accident £20,000

In respect of Insured Persons over 80 years of age the maximum death benefit is £150,000

Principal Exclusions

Travelling against the advice of a Qualified Medical Practitioner
Travelling against the advice of the Foreign and Commonwealth Office
Flying other than as a passenger
Financial collapse of an airline or travel operator *

NB

The policy extends to cover activities organised and supervised by the school e.g. white water rafting, quad biking, rock climbing, pot-holing, skiing etc - The activity/activities must be correctly supervised at all times and all appropriate Health & Safety measures undertaken.

Details to be provided to Insurers prior to the commencement of the trip.

All cover is subject to the main policy terms and conditions

AonProtect Assistance: +44 (0)20 7173 7797

Country Information: www.aonprotectassistance.com

Security Advice: www.aonprotectassistance.com

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* Losses incurred as a result of the financial collapse of an airline or travel operator are not covered by this policy. However it may be possible for you to recover such losses through schemes administered by or on behalf of ABTA or ATOL. Your trip organiser should have further details.