

OVERSEAS TRAVEL AND PERSONAL ACCIDENT INSURANCE FOR SCHOOLS



SUMMARY OF MAIN FEATURES

Arranging the correct insurance should form part of the usual risk assessment process for school trips and activities. Overseas travel and personal accident insurance provides the essential insurance coverage to protect pupils and staff at school and while travelling outside the UK.

INSURANCE THAT IS EASY TO ARRANGE

Overseas travel and personal accident insurance has been designed with simplicity and value for money in mind. By arranging an annual insurance policy to cover overseas school trips and activities, schools can enjoy peace of mind knowing that should the worst happen, help is at hand. There is no need to make separate insurance arrangements each time an overseas trip is taken.

COMPREHENSIVE INSURANCE COVER

The unique risks presented by schools and their activities have been carefully considered within the cover. For example, why should pupils and staff only receive the benefit of personal accident insurance whilst on overseas school trips? The overseas travel and personal accident insurance provides personal accident protection not only on school trips but while at school including the journey to and from school.

All pupils enrolled at the school, teachers, and adult helpers are covered when undertaking any school activity on the school premises or any overseas school organised trip. Overseas winter sports trips are automatically included within the annual premium.

COVER AND BENEFITS PER INSURED

Personal injury — from £25,000 up to £125,000 for pupils and up to 5 x annual salary for staff.

Medical expenses — unlimited for medical expenses incurred outside the United Kingdom. Insurers will also cover supplementary travel and accommodation expenses up to £25,000 with unlimited repatriation expenses.

Personal belongings and money — up to £2,500 for personal belongings and £1,500 in respect of money. Emergency replacement of lost or stolen passports is also covered.

Disruption or cancellation of trip — maximum benefits payable: £3,000 for cancellation and curtailment, £1,000 for travel and delay and £500 for missed departure.

Personal liability — up to £2 million.

Legal expenses — up to £25,000 for legal expenses incurred outside the United Kingdom.

24-Hour emergency assistance — if advice or assistance before or during a school trip or medical assistance is required, a 24-hour emergency telephone service is available.

PREMIUM (PER ANNUM)

Personal injury benefit	Primary schools	Secondary or special schools
£25,000 / 1 x annual salary	Staff: £0.72 Pupils: £0.91	Staff: £0.94 Pupils: £1.18
£50,000 / 2 x annual salary	Staff: £0.76 Pupils: £1.04	Staff: £1.08 Pupils: £1.41
£75,000 / 3 x annual salary	Staff: £0.99 Pupils: £1.37	Staff: £1.39 Pupils: £1.82
£100,000 / 4 x annual salary	Staff: £1.12 Pupils: £1.65	Staff: £1.53 Pupils: £2.11
£125,000 / 5 x annual salary	Staff: £1.30 Pupils: £1.97	Staff: £1.71 Pupils: £2.43

Premiums shown are exclusive of Insurance Premium Tax.

The above rates are based on pupils and staff requiring the same category of benefits. However, should staff require a higher level of benefit than the pupils, the rate for staff will increase slightly. (Please contact us for further information).

Most insured schools include an insurance charge to parents within the cost of the school trip resulting in the gradual reimbursement of this premium to the school as the year progresses.

INSURER

The insurer is ACE European Group Limited (ACE). ACE is one of the world's largest insurers and specialises in travel insurance.

ACE European Group Limited is registered in England and Wales registered number 01112892, registered office 100 Leadenhall Street, London EC3A 3BP. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, reference number 202803.

In sourcing insurances for you and in the event of a claim, we act as your agent. In placing insurances for you we normally act as your agent. Should you instruct us to proceed and place this insurance, Marsh Ltd has a "delegated authority" granted by the insurer which means that it acts as agent of the insurer and has authority to accept insurance risks and issue documentation (in accordance with agreed terms) on their behalf.

We can only place your business under a delegated authority where we reasonably consider that this meets your insurance requirements.

FINANCIAL SERVICES COMPENSATION SCHEME

The above insurer and Marsh are covered by the Financial Services Compensation Scheme (FSCS). If they are unable to meet their obligations, you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim. Further information is available from the FSCS at www.fscs.org.uk or by contacting them at 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or by telephone on 0800 678 1100 or 020 7741 4100.

IMPORTANT NOTES

This document is a summary only and applies to schools in England and Wales; different arrangements may apply to Scottish schools. Any references to any conditions and the cost of cover are correct at the time of going to press. It should, however, be noted that these may be subject to amendment. Full details regarding exact cover, terms, exclusions and conditions are contained in policy documentation which is provided at inception of cover and at renewal. Details are also available on request from Marsh's Education Practice.

WANT TO KNOW MORE?

Please contact your Marsh client executive or:

Marsh Ltd
Education Practice
Capital House
1-5 Perrymount Road
Haywards Heath
West Sussex
RH16 3SY

☎ 01444 335100

☎ 01444 415088

✉ development.team@marsh.com

🌐 uk.marsh.com/education

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