



## SUMMARY OF BESPOKE TRAVEL INSURANCE

**31 July 2009 to 31 August 2010**

Insurers AonProtect – ACE Europe

Policy Number 09-PAT-0000000259

Insured Persons All Employees, Adult Helpers and Students of the following school:-

### **King Edward VI Handsworth School**

Operative Time Any trip authorised and organised by the school involving travel outside the designated school boundaries

Geographical Limits Worldwide

Cover Providing Compensation in respect of the following sustained by the Insured Person occurring within the operative time and geographical limits:-

- Accidental Death or Bodily Injury sustained by the Insured Person(s) during the operative Time
- Medical Expenses – all reasonable medical treatment prescribed by a qualified medical practitioner
- Cancellation or Curtailment Expenses – Cost of unused travel and accommodation should the journey be cancelled or curtailed.
- Loss of or Damage to any Personal Baggage
- Loss of Money
- Legal Liability to Third Parties for Accidental Personal Injury or Property Damage
- Hijack – compensation for inconvenience caused and reimbursement for additional travel and accommodation costs incurred



## 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 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 Eyes	£	50,000
Permanent 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	25%
Post Traumatic Stress Disorder (subject to a maximum payment of £15,000)	20%

### 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) a shoulder, elbow or wrist	25%
iv) a hip, knee or ankle	20%
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	5%



## Travel Benefits

Medical Expenses	Unlimited
Cancellation, Curtailment, Rearrangement and Replacement Expenses	£ 10,000
Personal Belongings	£ 10,000
Business Equipment	£ 1,500
Money	£ 5,000
Personal Liability	£5,000,000
Legal Expenses	£ 50,000
Hijack	£ 25,000
Travel Delay	£ 500

In respect of Students the following reduced benefits apply:

Death	£20,000
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In respect of Insured Persons over 75 years of age the maximum death benefit is £100,000

## Principal Exclusions

Persons over 85 years of age  
Travelling against the advice of a qualified medical practitioner  
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 etc. 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.aonprotect.internationalosos.com](http://www.aonprotect.internationalosos.com)

Security Advice:

[www.aonprotect-red24.com](http://www.aonprotect-red24.com)

▲ 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.