



## Policy Summary

The purpose of this policy summary is to help you understand the insurance by setting out the significant features, benefits, limitations and what is not covered in the group policy. You should read the policy document for a full description of the terms of the insurance, including the policy definitions and refer to the policy schedule for the specific policy benefits, sums insured, the operative times and operative policy sections, which is available from the group policyholder or the insurance intermediary who arranged this insurance. **This policy summary does not form part of the policy document.**

Insurance provider	Group policyholder	Group policy no.
This insurance is provided by AIG Europe Limited	St Michael's School Trust Association Ltd & St Michael's School Trust Ltd & Parents & Friends Committee	0010585251

### Purpose of the insurance

#### Off-Site Activities insurance

The insurance is designed to provide protection for insured persons (pupils, teaching and support staff, adult volunteers, helpers, assistants and other authorised children) of participating establishments when they are on authorised and organised trips outside the designated school boundaries, including trips undertaken solely by employees for the purpose of their business. This insurance provides cover as detailed under Section A and Section B in the group policy for accidental bodily injury resulting in death, loss of limbs and eyes, hearing and speech, a permanent partial disability, temporary disability (adults only), emergency medical, dental treatment or hospitalisation; legal expenses; personal liability; cancellation, curtailment or rearrangement of your trip; damage to personal possessions and loss of your money during the trip.

#### On-Site insurance extension (Operative only if the required premium has been paid by the participating establishment)

This extension to the policy is designed to provide protection for specified insured persons (pupils) of the participating school when they are within the school boundaries and whilst travelling directly to and from home. This insurance provides cover as detailed under Section A in the group policy for bodily injury resulting in death, loss of limbs and eyes, hearing and speech, a permanent partial disability, hospitalisation, and dental treatment.

### Operative time of cover

#### Off-Site Activities insurance

Cover for cancellation under Section B4 of the policy starts as soon as the policy comes into force or when a trip is booked, whichever is later. Cover under the other sections starts from the time of leaving home or school, whichever is left last, at the start of the trip until return to home or school, whichever is reached first, at the end of the trip.

#### On-Site insurance extension (Operative only if the required premium has been paid by the participating establishment)

Cover is provided during the period of insurance whilst insured persons are within the designated school boundaries with the permission of the participating establishment and involved in activities in relation to their studies, and also whilst travelling directly between home and school. Cover extends to include authorised adult volunteers, assistants and helpers whilst they are supervising organised groups of pupils travelling directly between home or point of assembly and school.

### Significant product features, benefits, limitations and what is not covered

The cover provided is subject to certain provisions, conditions and limitations. The table below sets out the significant features of the cover and the provisions, conditions and limitations that apply. To ensure the group policy is suitable, you are advised to read the group policy wording which sets out all of the features, provisions, conditions, limitations and what is not covered. The amount payable will be dependent on the cover and what the claim is for. The amounts shown in the following table are the maximum amounts available.

Significant covers	Significant features & benefits	Significant policy limitations	Policy reference
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Section A

Personal Accident

A child is any person under the age of 18 years and an adult is any person age 18 years or over.

There is no cover for any insured person over the age of 75 years.

We will not pay any claim which is directly or indirectly caused by or arising from:

War; intentional self-injury; suicide or attempted suicide; any criminal/illegal act; flying as a pilot; gradually operating cause, chronic fatigue syndrome, post-traumatic stress disorder, or other anxiety disorder, any mental disorder or any disease of the nervous system.

**Page 8** - Cover details

**Page 5** - Policy definitions

**Page 8** - Definitions applicable to Section A

**Page 11** - What is not covered under Section A

Significant covers	Significant features & benefits	Significant policy limitations	Policy reference
<p><b>Death by accident</b></p> <p>An amount of: £10,000 for a child £30,000 for an adult – Silver Plan £60,000 for an adult – Gold Plan</p>	<p>Provides lump sum amount following death caused by bodily injury resulting from an accident.</p>		
<p><b>Permanent loss of limbs</b></p> <p>An amount of £30,000 – Silver Plan £60,000 – Gold Plan</p>	<p>Provides lump sum amount following physical severance or permanent loss of use of a limb following bodily injury resulting from an accident.</p>		
<p><b>Permanent loss of sight, speech and hearing in both ears</b></p> <p>An amount of £30,000 – Silver Plan £60,000 – Gold Plan</p> <p>Loss of hearing in one ear is £7,500 – Silver Plan £15,000 – Gold Plan</p>	<p>Provides lump sum amount following disablement caused by bodily injury resulting from an accident which causes total and permanent loss of sight, speech and hearing.</p>		<p><b>Page 8</b> - Cover details</p> <p><b>Page 5</b> - Policy definitions</p> <p><b>Page 8</b> - Definitions applicable to Section A</p>
<p><b>Permanent partial disablement</b></p> <p>An amount up to £30,000 – Silver Plan £60,000 – Gold Plan</p>	<p>Provides lump sum amount based on a set scale of percentages according to the degree of disability caused by bodily injury resulting from an accident.</p>	<p>A disability which is not provided for under the scale or other cover sections will be assessed based on the degree of disability up to a maximum payment of £30,000 (Silver Plan) - £60,000 (Gold Plan).</p>	<p><b>Page 32</b> - What is not covered under this policy</p> <p><b>Page 11</b> - What is not covered under Section A</p>
<p><b>Hospital confinement</b></p> <p>An amount of £35 per day</p>	<p>Provides a daily sum if you are hospitalised due to bodily injury resulting from an accident.</p>	<p>You must be hospitalised as an in-patient for more than 24 hours before any payment will be made by us.</p> <p>We will not pay this daily sum for more than 182 days.</p>	
<p><b>Dental treatment</b></p> <p>Up to £1,500</p>	<p>Provides cover for the costs incurred for treatment due to bodily injury resulting from an accident damaging your teeth.</p>	<p>There is no cover for dental treatment for a dental injury:</p> <p>caused by foodstuff whilst you are consuming it; using precious metals other than for the replacement or repair of bridgework, artificial teeth, crown or dentures to a similar type or quality;</p> <p>not apparent within one week or claimed within 30 days of the accident which caused the damage.</p>	

<p>Section B1.1, B1.2, B1.3 &amp; B1.4 – Section B2 Medical, Hospitalisation and Emergency Travel Expenses, Repatriation Expenses &amp; Assistance</p> <p>An unlimited amount</p>	<p>Provides cover for costs arising in the event of illness, injury or death during a trip outside the United Kingdom, for medical assistance and, if medically necessary, air ambulance, rescue following illness or injury and for travel advice and assistance.</p>	<p>There is no cover:</p> <p>When travelling against the advice of a medical practitioner or if the purpose of a trip is to receive medical treatment or advice;</p> <p>as a result of the use of non-prescribed drugs, which cannot be legally obtained from a pharmacy;</p> <p>as a result of suicide, attempted suicide or self-inflicted injury;</p>	<p><b>Pages 12, 13 &amp; 14</b> - Cover details</p> <p><b>Page 12</b> - Definitions applicable to Sections B1.1 - B1.3</p> <p><b>Page 13</b> - What is not covered under Section B1</p>
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Significant covers	Significant features & benefits	Significant policy limitations	Policy reference
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<p>Section B3 Search and Rescue</p> <p>Up to £25,000 but not exceeding £100,000 for all insured persons as a result of any one event and not exceeding £250,000 during any one period of insurance</p>	<p>Provides cover for costs incurred by Lifeline Plus Assist or levied by recognised rescue or police authorities in searching for an insured person who is reported missing and is known or believed to be, or is in danger of suffering bodily injury or illness.</p>	<p>The insured person must not knowingly endanger their life or that of another insured person.</p> <p>Arrangements for search and rescue must be made with the involvement of Lifeline Plus Assist.</p>	<p><b>Page 15</b> - Cover details</p>
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<p>Section B4 Cancellation, Curtailment, Disruption, Replacement &amp; Travel Delay</p> <p>Up to £5,000 for cancellation, curtailment, disruption or replacement</p> <p>£25 per hour up to £150 for travel delay</p>	<p>Provides cover for travel and accommodation expenses that have been paid or are due to be paid under a contract and cannot be reclaimed if a trip is cancelled, cut short or altered.</p> <p>Provides a payment if a trip is delayed for more than four hours.</p>	<p>There is no cover for:</p> <p>cancelling, cutting short or altering a trip unless the reason is outside the control of the group policyholder, a policyholder or an insured person;</p> <p>claims resulting from the default of any provider (or their agent) of transport or accommodation and claims resulting from an insured person failing to follow the itinerary supplied;</p> <p>claims as a result of regulation made by any Public Authority or Government;</p> <p>claims as a result of the curtailment of a trip of a disruptive pupil are limited to 50% of the costs incurred;</p> <p>The maximum amount payable for all insured persons arising out of any one trip is £50,000.</p>	<p><b>Page 17</b> - Cover details</p> <p><b>Page 18</b> - Definitions applicable to Section B4</p> <p><b>Page 18</b> - What is not covered under Section B4</p>
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<p>Section B5 Personal Property</p> <p>Up to £2,500</p>	<p>Provides cover for property owned by or in the custody or control on an insured person if it is lost, stolen or damaged during a trip.</p>	<p>There is no cover for:</p> <p>breakage of fragile items, wear and tear or loss of money;</p> <p>the first £25 of each and every claim.</p>	<p><b>Page 20</b> - Cover details</p> <p><b>Page 20</b> - Definitions applicable to Section B5</p> <p><b>Page 20</b> - What is not covered under Section B5</p>
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**Section B6****Money**

Up to £1,000 or £2,500 in respect of an adult group leader

Provides cover for cash and traveller's cheques lost or stolen during a trip.

There is no cover for:  
loss of cash in excess of £1,000;  
credit card fraud unless all the terms and conditions of the card have been complied with;

**Page 21** - Cover details

**Page 21** - Definitions applicable to Section B6

**Page 21** - What is not covered under Section B6

Significant covers	Significant features & benefits	Significant policy limitations	Policy reference
<b>Section B7</b> <b>Winter Sports</b> Replacement ski hire – up to £25 per day up to a maximum of £250 Ski Pass – up to £75 per week up to a maximum of £250 Piste Closure - up to £25 per day up to a maximum of £250	Provides cover in the event of:  an insured person's skis being lost, broken or mislaid by an airline; an insured person being unable to use their ski pass following an accident, illness or theft; an insured person being unable to ski due to lack of snow.	There is no cover if the loss is not reported to the police within 48 hours.  You must take reasonable precautions for the safety of your ski pass.	<b>Page 22</b> - Cover details <b>Page 22</b> - Definitions applicable to Section B7 <b>Page 22</b> - What is not covered under Section B7
<b>Section B8</b> <b>Legal Expenses</b> Up to £50,000	Provides cover for costs allowing an insured person to pursue a claim for damages and/or compensation against a third party, who has caused them injury, death or illness during a trip.	There is no cover for:  legal expenses incurred in the defence against any civil claim or legal proceedings made or brought against an insured person;  fines or other penalties imposed by a court of criminal jurisdiction;  legal expenses in connection with any criminal act deliberately or intentionally committed by an insured person;  legal expenses incurred in pursuing any claim against any travel agent, tour operator, insurer, or their agents;  any claim or circumstance notified more than two years after the incident from which the cause of action arose;  legal expenses incurred by an insured person making a claim against the group policyholder, a policyholder, us or any organisation or person involved in arranging this insurance.	<b>Page 23</b> - Cover details <b>Page 23</b> - Definitions applicable to Section B8 <b>Page 24</b> - What is not covered under Section B8

Section B9

Personal Liability

Up to £2,000,000

Indemnifies an insured person for any legal liability they incur during a trip which results from bodily injury, sickness and disease or accidental loss or damage to the property of any person.

Indemnifies an insured person for any legal liability they incur during a trip which results from bodily injury, sickness and disease or accidental loss or damage to the property of any person.

There is no cover:

for bodily injury to, or sickness or disease of, any person who is under a contract of employment, service or apprenticeship with a group policyholder or an insured person for injury that results from their employment by a group policyholder or an insured person;

for liability arising directly or indirectly by or through, or in connection with, any mechanically propelled vehicle, aircraft or watercraft.

There is no cover:

for bodily injury to, or sickness or disease of, any person who is under a contract of employment, service or apprenticeship with a group policyholder or an insured person for injury that results from their employment by a group policyholder or an insured person;

Page 25 - Cover details

Page 25 - What is not covered under Section B9

Significant covers	Significant features & benefits	Significant policy limitations	Significant covers
<p>Section B9</p> <p>Personal Liability – cont.</p>		<p>for liability arising directly or indirectly by or through, or in connection with, any mechanically propelled vehicle, aircraft or watercraft.</p> <p>for liability arising directly or indirectly by or through or in connection with:</p> <p>the ownership, possession or occupation of land, or buildings, immobile property or caravans other than occupying a temporary residence, any wilful, malicious or unlawful act, the carrying on of any trade, business or profession, any racing activity.</p> <p>for accidental loss or damage to property belonging to, held in trust by, or in the custody or control of the group policyholder or an insured person or any of their employees or any member of an insured person’s family or household;</p> <p>for liability attaching to the group policyholder or an insured person under an express term of any contract, unless liability would attach to any insured person whether the express term existed or no;</p> <p>for liability for which payment should be more specifically claimed under any other contract of insurance in the name of the group policyholder, or an insured person;</p> <p>for any claim where an insured person is insane or which results from an insured person being under the influence of or affected by drugs (other than drugs taken under the direction of a medical practitioner), alcohol, or solvents;</p> <p>for any claim resulting from venereal disease, sexually transmitted diseases, Acquired Immune Deficiency Syndrome (AIDS) or any AIDS related condition.</p>	<p>Page 25 - Cover details</p> <p>Page 25 - What is not covered under Section B9</p>

<p><a href="#">Section B10</a></p> <p><a href="#">Hijack, Kidnap, Kidnap for Ransom Consultants Costs or Hostage</a></p>	<p>Provides cover in the form of a daily benefit for forcible or illegal detention as a result of hijack, kidnap or being taken hostage and a lump sum benefit for ransom consultants costs.</p>	<p>There is no cover for:</p> <p>fraudulent, dishonest or criminal acts of the group policyholder or insured person;</p> <p>incidents within an insured person’s permanent country of residence;</p> <p>consultants costs where any kidnap for ransom occurs in Colombia, Iraq, Nigeria or the Philippines.</p>	<p><b>Page 26</b> - Cover details</p> <p><b>Page 26</b> - Definitions applicable to Section B10</p> <p><b>Page 26</b> - What is not covered under Section B10</p>
<p>£300 per day up to a maximum of £15,000 as a result of hijack, kidnap or being taken hostage</p>			
<p>Up to £50,000 in respect of kidnap for ransom consultants costs</p>			

Significant covers	Significant features & benefits	Significant policy limitations	Significant covers
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<p><a href="#">Section B11</a></p> <p><a href="#">Political Evacuation</a></p>	<p>Provides cover to reimburse the costs involved in evacuating an insured person due to expulsion from, or political instability in, the country in which they are travelling.</p>	<p>There is no cover for:</p> <p>violation of the laws of the country in which an insured person is travelling;</p> <p>failure by an insured person to hold the correct visa and documentation;</p> <p>debt, insolvency, commercial failure, repossession of property or any other financial cause;</p> <p>failure to comply with a contract or licence;</p> <p>any loss arising out of implementation of currency exchange rates;</p> <p>any person living within their country of citizenship.</p>	<p><b>Page 27</b> - Cover details</p> <p><b>Page 27</b> - Definitions applicable to Section B11</p> <p><b>Page 27</b> - What is not covered under Section B11</p>
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<p><a href="#">Section D</a></p> <p><a href="#">Healthline Plus (Second Opinion Medical Service, Health Portal &amp; Health Information)</a></p>	<p>Provides a medical second opinion for any accident or sickness related condition (whether covered by the policy or not) for an insured person or their immediate family. Tele: +44 (0)1273 552922. Web: www.mylifeline.co.uk</p> <p>Name of Employer: The Group Policyholder (as shown)</p>	
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What is not covered	Policy reference
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<p>The following limitations apply to the policy as a whole:</p> <p>We will not pay for bodily injury resulting from war, intentional self-injury, suicide or attempted suicide, any unlawful act or flying as a pilot.</p> <p>There is no cover for any pupil over 18 years of age or 23 years of age if still in full-time education or for any other insured person over 75 years of age.</p> <p>If an insured person is under 18 years of age we will pay all claims to a parent or a legal guardian of the insured person.</p>	<p><b>Page 27</b> - What is not covered</p>
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<p><a href="#">Period of insurance</a></p>	<p>Cover starts from the date you were included in the insurance arrangement and remains in force until the end of the period of insurance as specified in the group policy schedule or may stop earlier as shown in the ‘Start, and finish of cover for an insured person’ section of the group policy.</p>
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<p><a href="#">Law and jurisdiction</a></p>	<p>The policy will be governed by the laws of England and will be subject to the exclusive jurisdiction of the English Courts.</p>
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## Lifeline Plus Assist

**Medical Emergency Service:** In the event of a medical emergency please telephone

**+44 01273552922 (24 Hour)**

at any time 365 days a year. Lifeline Plus Assist will give you advice and assistance in the event of any medically related emergency.

When contacting us please provide your name; the title of the Group Policyholder shown on this document; your location; your condition or symptoms and a telephone number where we can contact you.

Visit: [www.mylifeline.co.uk](http://www.mylifeline.co.uk) for more information.

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## Rights of cancellation and cooling off period

We may cancel this group policy by giving 30 days written notice to the group policyholder at their last known address. The group policyholder can cancel the group policy by giving 30 days written notice to us.

An insured person has no rights to cancel the group policy, only the right not to be included. If an insured person decides that they no longer wish to be included, they should advise the group policyholder who will arrange for a proportionate return premium for the unused proportion of the cover, provided a claim has not been made by the insured person.

If within 14 days of the commencement of the insurance for an insured person or their receipt of the policy documentation they decide that the cover is not required, they should notify the group policyholder.

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## Claim notification

Dependant on the claim, we will pay the participating school (also referred to as a group policyholder), an insured person, or the parent or legal guardian of an insured person if they are under 18 years of age.

Personal property and money claims can be made by contacting the Claims Concierge Service:

Telephone: +44 (0) 207 359 3433 Email: [lifelinebaggageclaims@aig.com](mailto:lifelinebaggageclaims@aig.com)

A claim can be made on the policy by contacting:

Accident & Health Claims Dept. AIG Europe Limited, 2-8 Altyre Road, Croydon CR9 2LG.

Telephone +44 (0) 845 602 9429 Monday - Friday 9.15 am to 5.00 pm.

Facsimile: +44 (0) 20 8253 7569 Email: [claimsuk@aig.com](mailto:claimsuk@aig.com)

Please quote the name of the group policyholder, the policy number, your name and contact details along with name of the person to whom the claim relates.

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## Your right to complain

We will do all we can to make sure that you receive a high standard of service. If you are not satisfied with the service you have received, you should contact one of the following.

If your complaint is not about a claim:

**The Customer Relations Unit UK**, AIG Europe Limited, 2-8 Altyre Road, Croydon CR9 2LG.

Email: [uk.customer.relations@aig.com](mailto:uk.customer.relations@aig.com)

If your complaint is about a claim:

**The Accident & Health Claims Manager UK**, AIG Europe Limited, 2-8 Altyre Road, Croydon CR9 2LG.

To help us to deal with your complaint quickly, please quote the name of the group policyholder shown on this document, the policy number, the claim number and the school/insured person's name.

We will do our very best to resolve any difficulty with you, but if we are unable to do this to your satisfaction you may be entitled to refer any dispute to the Financial Ombudsman Service who will review the case. The address is: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

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## Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the Financial Services Compensation Scheme (FSCS). If we are unable to meet our financial obligations you may be entitled to compensation from the scheme. Further information about compensation scheme arrangements is available from the FSCS. See the policy wording for details.

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This Insurance is underwritten by AIG Europe Limited (FCA No 202628) which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (formerly the Financial Services Authority) and the Prudential Regulation Authority. This can be confirmed with the Financial Conduct Authority on [www.fca.org.uk](http://www.fca.org.uk) or by calling **0845 606 9966**. Registered in England: company number 1486260. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB, United Kingdom.