



***West Sussex County Council***


**Personal Accident & Travel  
Insurance Group Policy**

**Policy Number: 0010627635**



**AIG Europe Limited  
SPECIALTY MARKETS**

Group Policy Schedule (Renewal)  
Group Policy Wording Applicable – AHSU0787 (Council Policy Wording 0517) MAY 17

|   |  |                           |  |                   |   |
|---|--|---------------------------|--|-------------------|---|
| AIG Europe Limited                        |  | Policy Number: 0010627635 |  |                   |   |
| Group policyholder                        | A. West Sussex County Council<br>B. Participating establishments                   |                           |  |                   |   |
| Address:                                  | County Hall, West Street, Chichester, West Sussex PQ19 1RQ                         |                           |  |                   |   |
| Period of insurance:                      |  |                           |  |                   |   |
| start date of cover:                      |  |                           |  | 29 September 2018 | And for any subsequent period for which a premium is paid and accepted. |
| To:                                       |  |                           |  | 28 September 2019 |   |
| Renewal Date:                             |  |                           |  | 29 September 2019 |   |
| any one accident limit                    |  | £ 10,000,000              |  |                   |   |
| scheduled aircraft accumulation limit     |  | £ 5,000,000               |  |                   |   |
| non-scheduled aircraft accumulation limit |  | £ 5,000,000               |  |                   |   |
| Silver Plan                               | Operative  |                           |  |                   |   |
| Gold Plan                                 | Inoperative  |                           |  |                   |   |
| Table of Benefits B (On-Site Cover)       | Operative (for a participating establishment that has paid the required premium)   |                           |  |                   |   |

| Table of Benefits A |   |
|---------------------|---|
| Insured persons     |   |
| Category A          | Any pupil enrolled at a participating establishment.  |
| Category B          | Any employee of a participating establishment.  |
| Category C          | Any adult who is acting in a supervisory capacity as a volunteer, assistant or helper and is authorised by a participating establishment. |
| Category D          | Any child other than as described in Category A that is authorised by a participating establishment to undertake a trip.                  |

| Operative time  |
|---|
| <p>Whilst an insured person is undertaking an organised trip (including exchange visits and work experience placements) with the authorisation of the participating establishment and involving travel outside the boundaries of the participating establishment's premises.</p> <p>Cover commences from the time of departure from the insured person's place of residence or the boundaries of the participating establishment's premises, whichever is left last, until arrival back at the insured person's place of residence or the participating establishment's premises, whichever is reached first upon completion of the trip.</p> <p>A trip will not include travel outside of the boundaries of the participating establishment's premises from one site to another where the participating establishment has a split site or campus.</p> <p>A trip will include travel undertaken solely by employees whilst on the business of the group policyholder but will not include travel by other authorised adults unless it is for the purpose of assessing or managing future trips to be undertaken by pupils.</p> <p>Cover for cancellation under Section B4 commences when the trip is booked during the period of insurance. Cover under all other sections of the policy commences when the insured person departs for a trip during the period of insurance.</p> |

**Table of Benefits A (continued)**

| Section   | Item  | Description   | Sum insured Silver Plan | Sum insured Gold Plan |
|---|---|---|-------------------------|-----------------------|
| A   | 1   | Death*  | £30,000                 | £60,000               |
|   | 2   | Loss of sight in one eye or loss of limb (one)  | £30,000                 | £60,000               |
|   | 3a  | Loss of sight in both eyes or loss of limbs (two or more), or loss of sight in one eye and loss of limb (one) | £30,000                 | £60,000               |
|   | 3b  | Loss of speech  | £30,000                 | £60,000               |
|   | 3c(i)   | Loss of hearing in both ears  | £30,000                 | £60,000               |
|   | 3c(ii)  | Loss of hearing in one ear  | 25% of 3c(i)            | 25% of 3c(i)          |
|   | 4   | Permanent partial disability  | Up to £30,000           | Up to £60,000         |
|   | 5   | Temporary total disability (Categories B & C only)<br>Deferment period nil      Benefit Period 52 weeks       |                         | £50 00 per week       |
| 6   | Hospitalisation payable for up to 182 days  |   | £35 00 per day          |                       |
| 7   | Dental treatment  |   | Up to £1,500            |                       |
| 8   | Accident medical expenses incurred in connection with a valid claim under items 1- 4 of the policy not exceeding 15% of the compensation paid under items 1 - 4 or 30% under item 5, whichever is the greater, but subject to a maximum of £15,000 per person |   |                         |                       |
| * reduced to £10,000 in respect of any pupil or accompanying person under the age of 18 years |   |   |                         |                       |
| Section   | Item  | Description   | Sum Insured             | Excess                |
| B   | 1 1   | Medical, Hospitalisation and Emergency Travel Expenses  | Unlimited               | Nil                   |
|   | 1 2   | Repatriation Expenses   | Unlimited               | Nil                   |
|   | 1 3   | On-going Medical Treatment  | Up to £10,000           | Nil                   |
|   | 1 4   | Emergency Travel Expenses in the United Kingdom   | Up to £10,000           | Nil                   |
|   | 2   | Assistance  | Unlimited               | Nil                   |
|   | 3   | Search and Rescue   | Up to £25,000           | Nil                   |
|   | 4a  | Cancellation, Curtailment, Disruption, Replacement & Missed Departure   | Up to £5,000            | Nil                   |
|   | 4b  | Travel Delay  | £25 per hour up to £150 | 4 hours               |
|   | 5   | Personal Property   | Up to £2,500            | Nil                   |
|   | 6   | Money   | Up to £1,000            | Nil                   |
|   | 7   | Winter Sports   |                         | Nil                   |
|   | - Ski Hire  | Up to £250  | Nil                     |                       |
|   | - Ski Pass  | Up to £250  | Nil                     |                       |
|   | - Piste Closure   | Up to £250  | Nil                     |                       |
| 8   | Legal Expenses  | Up to £50,000   | Nil                     |                       |
| 9   | Personal Liability (Limit of Liability)   | £5,000,000  | Nil                     |                       |
| 10  | Hi-jack, Kidnap, Kidnap for Ransom Consultants Costs or Hostage   | Up to £15,000   | Nil                     |                       |
| 11  | Political Evacuation  | Up to £50,000   | Nil                     |                       |
| C   |   | Crisis Management   | £50,000                 |                       |
| D   |   | Healthline Plus   |                         |                       |

| <b>Table of Benefits B</b><br>(Operative for a participating establishment that has paid the required premium) |  |
|--|--|
| <b>Insured persons</b>   |  |
| <b>Category A</b>  | Any pupil enrolled at the participating establishment  |
| <b>Category B</b>  | Any adult who is acting in a supervisory capacity as a volunteer, assistant or helper and is authorised by the participating establishment   |
| <b>Operative time</b>  |  |
| <b>Category A</b>  | Whilst the insured person is within the boundaries of the participating establishment's premises with the permission of the participating establishment and involved in activities that are in relation to their studies, occupation or assisting in such activities and including travel directly to and from the insured person's home address and the participating establishment<br><br>Travel outside of the boundaries of the participating establishment's premises from one site to another where the participating establishment has a split site or campus is included |
| <b>Category B</b>  | Whilst supervising pupils when they are walking, or travelling by other means, in an organised group directly to and from their home address, or point of assembly, and the participating establishment.   |

| Section | Item                                       | Description  | Sum insured Silver Plan | Sum insured Gold plan |
|---------|--|--|-------------------------|-----------------------|
| A       | 1  | Death*   | £30,000                 | £60,000               |
|         | 2  | Loss of sight in one eye or loss of limb (one)   | £30,000                 | £60,000               |
|         | 3a   | Loss of sight in both eyes or loss of limbs (two or more), or loss of sight in one eye and loss of limb (one)  | £30,000                 | £60,000               |
|         | 3b   | Loss of speech   | £30,000                 | £60,000               |
|         | 3c(i)                                      | Loss of hearing in both ears   | £30,000                 | £60,000               |
|         | 3c(ii)                                     | Loss of hearing in one ear   | 25% of 3c(i)            | 25% of 3c(i)          |
|         | 4  | Permanent partial disability   | Up to £30,000           | Up to £60,000         |
|         | 5  | Temporary total disability (Categories B & C only)<br>Deferment period nil      Benefit Period 52 weeks  |                         | £50 00 per week       |
| 6       | Hospitalisation payable for up to 182 days |  | £35 00 per day          |                       |
| 7       | Dental treatment                           |  | Up to £1,500            |                       |
|         | 8  | Accident medical expenses incurred in connection with a valid claim under items 1- 4 of the policy not exceeding 15% of the compensation paid under items 1 - 4 but subject to a maximum of £15,000 per person |                         |                       |

\* reduced to £10,000 in respect of any pupil or accompanying person under the age of 18 years