

11. INSURANCE

Insurance for Offsite and Adventurous Activities may include:

- Travel Insurance
- Third Party Liability Insurance
- Employers Liability Insurance
- Vehicle Insurance

11.01 Travel Insurance

This form of insurance provides cover for a series of risks irrespective of cause. The cover includes:

- Cancellation;
- Loss of personal possessions and money;
- Personal accident and death;
- Medical expenses;
- Personal liability.



These risks might not be covered by a solely liability policy and there is inevitably a substantial time delay with liability insurance because of the need to prove the liability. Journey insurance is in addition to and separate from liability insurance.

11.02 Who Pays for Travel Insurance?

The Council does not, indeed probably could not lawfully, provide this form of insurance by paying for it out of official funds. What it does is to make arrangements for a policy of proven quality to be taken out easily by establishments on behalf of parents/carers, and for parents/carers, or the establishment, to cover the cost.

11.03 What Travel Insurance Covers

The risks covered by a journey policy fall into five broad categories. These categories can sometimes further subdivided in some policies:

- Costs arising from cancellation or delay due to causes beyond the control of the person insured;
- Costs arising from medical treatment and associated matters such as hospital costs and costs involved in parents/carers visiting the ill or injured child/young person in hospital;

- Costs arising from disablement, disfigurement or death arising from an accident. This is commonly termed personal accident insurance;
- Costs arising from the loss of personal possessions and money;
- Cost arising from causing damage or injury to another person or property.

11.04 The Arrangement for Travel Insurance

The Council has arranged a policy with the Chubb Insurance Company, **policy number 64814948** which covers all offsite activities.

11.05 What is Covered Under the Council's Travel Insurance Policy

The following is a summary of the Council's travel Insurance Policy. The information is as supplied by the insurance company. A copy of the master policy is held by Bracknell Forest Council and the Off-site and Outdoor Advisory Service.

1.0 Standard School Journey Insurance Policy

Bracknell Forest Council has entered into a contract with Chubb Insurance to provide school journey insurance cover as indicated below. The policy can provide world-wide cover for off-site activities approved by the Education Authority.

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The main headings and scope are as follows:

1.01 Section (1) Cancellation and Other Expenses

Cover will operate in respect of:

- loss of deposits or changes in arrangements;*
- additional travel and accommodation costs reasonably incurred;*

providing the loss or expenses incurred arise as a direct result of any fortuitous event outside the control of the insured and are not otherwise recoverable.

All general exclusions normally associated with travel insurance will apply, however, the main points to note are that this section will not cover any disinclination to travel or financial circumstances other than due to redundancy of any employees/staff who were going on the trip.

The maximum reclaimable in respect of any one insured under Section (1) is £5,000

1.02 Section (2) Medical and Associated Expenses

Cover will operate for any occurrence which arises during the journey to, from and during the off-site activity as follows:

- Medical/Hospital Expenses – except the first £35 of each and every claim;*
- Transport Expenses – costs necessarily incurred to return injured or deceased to their home in Great Britain;*
- Funeral Expenses –costs incurred in arranging the funeral/cremation at the place of death (other than Great Britain) of any insured, including board and travel for any near relatives;*

- iv) *Parents/Carers Visiting Sick Party Members – costs incurred by up to 2 parents/carers or other near relatives, for board and return travel in visiting any insured in hospital.*

The maximum reclaimable under Section (2) is £5,000,000

Additional transport, support and advice (medical and other) is available 24 hours per day and 365 days per year under this policy via:

Chubb Assist

*They will require the number of the insurance policy **64814948**, your name and the name of your employer (Bracknell Forest Council).*

For emergency assistance at any time anywhere in the world contact them as follows:

Telephone Number +44 (0)207 895 3364
E-Mail Address medicalassistance@chubb.com

1.03 Section (3) Personal Accident

Cover will operate for any insured sustaining bodily injury caused by violent, accidental, external and visible means which, within 24 calendar months, results in death or disablement independently of any other cause.

The maximum sums reclaimable under Section (3) are:

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| i) | <i>Death, if the insured is under 18 years of age</i> | <i>£ 7,500</i> |
| ii) | <i>Death, if the insured is over 18 years of age</i> | <i>£20,000</i> |
| iii) | <i>Permanent total disablement</i> | <i>£20,000</i> |
| iv) | <i>Total loss of use of one or more limbs or one or both eyes</i> | <i>£20,000</i> |

Lesser sums will be payable where the injury produces less serious disablement.

Weekly sums can be claimed for temporary total disablement which prevents the insured from following their usual occupation (including scholastic duties) as follows:

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| i) | <i>Persons in full time occupation aged 18 or over</i> | <i>£20.00 per week, to a maximum of 104 weeks</i> |
| ii) | <i>Pupils or students in full time education</i> | <i>£5.00 per week, to a maximum of 104 weeks</i> |

1.04 Section (4) Personal Effects and Money

Cover will operate for any insured suffering loss or damage occurring during the off-site activity in respect of personal effects and money except the first £50 of each and every claim as follows:

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| i) | <i>Any one article up to £1,000</i> |
| ii) | <i>All property of any one insured £2,000</i> |
| iii) | <i>All money in custody of any one insured person is subject to a limit of £1,000</i> |

1.05 **Legal Liability**

Indemnity will be provided in respect of liability at law for any accidental death, bodily injury or illness or damage to or loss of property up to the maximum of £2,000,000.

Legal expenses are covered up to £25,000 in the event of a claim being made.

1.06 **General Points and Exclusions**

*All general exclusions normally associated with travel insurance will apply to this policy. **In particular it should be noted that the insured should take all reasonable steps to reduce the risk of claim and should conduct themselves as if they were uninsured. E.g. personal possessions should not be left unattended or in unattended vehicles.***

Personal possessions are not covered if they are broken when in use.

The policy covers all trips anywhere in the world, unless the Foreign and Commonwealth Office have advised against travel to specific areas. All secondary schools are automatically insured for skiing trips.

A copy of the master policy is held by the Insurance Section at Bracknell Forest Council. Incidents giving rise to possible claims should be referred to the Insurance Section at Bracknell Forest Council as soon as reasonably possible.

1.07 **Cost**

Premium is calculated on a pupil number basis and establishments will be advised of costs as soon as the insurer has provided renewal terms to the Insurance Section. Costs will not alter during the financial year if an establishment has an increase/decrease in its pupil numbers.

Establishments will be charged their individual insurance premium during month 3 of each financial year.

11.06 **Arranging and Paying for the Council's Travel Insurance Cover For Residential and Activities Abroad**

Travel Insurance for Offsite and Adventurous Activities is arranged by Bracknell Forest Council's Insurance Section, under an annual block policy which covers all activities undertaken by all Bracknell Forest establishments. Because this is an annual block policy there is no need to purchase Travel insurance on a visit by visit basis. The Bracknell Forest travel insurance policy also covers Offsite and Adventurous Activities undertaken by VA schools where they buy into the Insurance SLA Agreement to schools. Travel Insurance automatically included all adult participants (including Adult Volunteers) at no additional charge.



The cost of Travel insurance is recharged to schools annually on a 'per pupil' basis calculated by using the January school census results.

The cost of Travel Insurance for non-school service areas is recharge to service areas annually based on information on estimated numbers of service users provided by the Service Heads each year.

11.07 Recovering the Cost of the Council's Travel Insurance Scheme

It is for schools/services to decide how they recover the cost of insurance. It is suggested that they might consider including an amount in the overall cost to parents/carers for each activity and holding it until payment is requested.

11.08 On Line Approvals System

A record of all offsite and adventurous activities must be recorded on the Council's on-line approvals system. The record must include details of the number of children and young people and staff involved, the venue and the nature of the programme.

11.09 Third Party Liability insurance

This form of insurance covers the policy holder against claims being made and subsequently proven in a court of law by third parties. e.g. if an accident occurred and a claim of negligence was made and proven. Any damages that might be payable in such a situation would be covered by such a third party liability policy, provided that the terms of the policy had been met.

The Council maintains and will continue to maintain Third Party Liability Insurance which provides for compensation to a third party where negligence, on the part of any person employed by the Council, or under contract of service with the Council or any Adult Volunteer or Volunteer Instructor acting on behalf of the Council, has been proven. **VA schools must buy into the Council's Insurance Service Level Agreement to Schools to be covered under this policy but for Maintained Schools this policy is always in force and no action need be taken to ensure that cover is provided.**

11.10 Employer's Liability Insurance

Should an employee of the Council claim that the Council as an employer has been negligent, and should that claim be proven, this policy would provide compensation for the employee. **VA schools must buy into the Council's Insurance Service Level Agreement to Schools to be covered under this policy but for Maintained Schools this policy is always in force and no action need be taken to ensure that cover is provided.**



11.11 Vehicles Insurance

Please see Section 12 Transport for insurance related to the use of motor vehicles.

11.12 Further Details on Bracknell Forest Council's Insurance Policies

Details of these policies are held in the Council's Insurance Section. If more details or information about them is required then reference should be made to the Insurance Officer 01344 352094.

11.13 Information to Parents/Carers about Insurance

Parents/Carers must be informed of the nature and extent of insurance taken out on their behalf.

The insurance policy does not provide cover for any trips undertaken by Children's Centres settings.

11.14 Academies

The Council has no insurable interest in the activities of Academies, who must make their own arrangements in respect of insurance for Offsite and Adventurous Activities.

11.15 Children's Centres

The Council's insurance policy does not provide cover for any parents/carers and children for trips undertaken and arranged by any Children's Centre. Parents/carers need to be advised that they are not covered by BFC insurance and that they may wish to take out their own travel insurance.