HAMPSHIRE COUNTY COUNCIL SCHOOL AND MUSIC SERVICE TRAVEL INSURANCE

This document is a summary of the School Journey Travel Insurance cover that is provided to Schools as part of the Hampshire County Council Schools Insurance SLA, and the Hampshire Music Service. Full details of the policy terms, conditions and exclusions can be found in the Policy document available on the Hampshire Services for Schools Hampshire Insurance Services area.

Insurer	American Internation Group UK Limited (AIG)
Policy Number	0010627579
Cover Period	1st April 2025 to 31st March 2026 (inclusive)

Persons Insured

A. Any pupil enrolled at a participating establishment
B. Any employee of a participating establishment
C. Any adult who is acting in a supervisory capacity as a volunteer, assistant or helper and is authorised by a participating establishment.
D. Any child other than as described in Category A that is authorised by a participating establishment to undertake a trip.
E. Hampshire Music Service students under 21 years of age.

Geographical limits

- Anywhere in the world, unless
  - travelling to a specific country or area to which, before you started your trip, the UK Foreign & Commonwealth Office advised against all or all but essential travel, and
  - any areas related to the Russian Federation as recognized by the United Nations (or their territories, including territorial waters, or protectorates where they have legal control; legal control shall mean where recognized by the United Nations) or the Republic of Belarus.

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Summary of cover

What is insured?	What is not insured?
✓ Personal Accident ✓ Accidental death ✓ Loss of limb or limbs ✓ Loss of sight or hearing ✓ Loss of speech ✓ Permanent partial disablement ✓ Temporary total disability ✓ Hospitalisation ✓ Dental treatment ✓ Accident medical expenses **Travel** ✓ Medical, hospitalisation & emergency travel expenses ✓ Repatriation expenses ✓ Ongoing medical treatment ✓ Emergency travel expenses in the UK ✓ Assistance ✓ Search & rescue ✓ Cancellation, curtailment, disruption, replacement, travel delay and missed departure ✓ Personal property ✓ Money ✓ Winter sports ✓ Legal expenses ✓ Personal liability ✓ Hijack, kidnap for ransom consultants costs or hostage ✓ Political evacuation Crisis Containment Management ✓ Reimbursement of crisis consultant fees and costs ✓ Virtual Medical Care - Access to a medical second opinion and round the clock access to a GP via the GP Consultation	**General Exclusions** X Any pupil who at the cover start date is 18 years of age, or 23 years of age or over and not in full-time education; or X Any insured person, who at the cover start date is not a pupil and is 80 years of age or over. X Injury, loss or expense caused by: Attempted suicide or intentional self-injury, or flying as a pilot **Personal Accident Exclusions** X Death caused by suicide X Death, disability or the incurring of accident medical expenses or dental treatment caused by: - Sickness or disease (not resulting from bodily injury) - A gradually operating cause, chronic fatigue syndrome, post-traumatic stress disorder, or other anxiety disorder, any mental disorder or any disease of the nervous system X Certain dental treatment and expenses as specified in the policy schedule **Travel Exclusions** X Travelling against medical advice X Travelling to receive medical treatment or advice X Your own decision not to travel or continue if on trip X Costs associated with pregnancy/childbirth if the insured person is more than 26 weeks pregnant at the start of, or during the trip X Drug or alcohol abuse X Redundancy/resignation/financial circumstances X Default of transport or accommodation provider X Strike, labour dispute, mechanical breakdown X A pandemic, epidemic or any event declared by the World Health Organisation as a public health emergency of

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	international concern issued by the World Health Organisation X Cancellations and delays as specified in the policy schedule X Loss or damage to certain items, money and vehicles as specified in the policy schedule X Losses not reported to the police or appropriate authorities X Legal expenses incurred as specified in the policy schedule

Summary of key benefits – Travel

Description	**Sum Insured**
Medical, Hospitalisation and Emergency Travel Expenses	Unlimited
Repatriation Expenses	Unlimited
On-going Medical Treatment	Up to £10,000
Emergency Travel Expenses in the UK	Up to £10,000
Assistance	Unlimited
Search and Rescue	Up to £25,000
Cancellation, Curtailment, Disruption & Replacement	Up to £5,000
Travel Delay	£25 per hour up to £150
Missed Departure	Up to £2,500
Personal Property	Up to £2,500
Money	Up to £1,000 where an adult is in possession of a child's money, the limit is increased to £2,500.
Winter Sports	
• Ski Hire	Up to £250
• Ski Pass	Up to £250
•Piste Closure	Up to £250
Legal Expenses	Up to £50,000

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Personal Liability (Limit of Indemnity)	£2,000,000
Hi-jack, Kidnap or Hostage	£300 per day up to £15,000
Kidnap for Ransom Consultants Costs	£50,000
Political Evacuation	Up to £50,000

Summary of key benefits – Personal Accident

Description	**Maximum Limit**
Death*	£30,000
Loss of sight in one eye or loss of limb (one)	£30,000
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
Loss of speech	£30,000
Loss of hearing in both ears	£30,000
Loss of hearing in one ear	25% of £30,000
Permanent partial disability	Up to £30,000
Temporary total disablement	£50 per week (up to 52 weeks)
Hospitalisation	£35 per day (up to 182 days)
Dental Treatment	Up to £1,500

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

NOTE: The Emergency medical and travel assistance helpline **must** be contacted as soon as possible if, during a trip outside the UK, an injury or illness results in the need for inpatient hospital treatment.

What to do in the event of a claim

Claims must be notified as soon as reasonably practicable. The claim may be rejected if it is made so long after the event that the Insurer is unable to investigate

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the claim fully or may result in the claimant not receiving the full amount claimed for if the amount claimed is increased as a result of the delay.

Medical claims outside the UK

The AIG Emergency Assistance Helpline **must** be contacted as soon as possible if injury or illness results in the need for inpatient hospital treatment. In the event of **any** medical assistance being required contact

AIG Emergency Assistance Helpline: Telephone Number +44 1273 552922 (available 24/7)

Quote the Hampshire County Council School Travel Insurance Policy Number 0010627579.

Keep all receipts and medical reports.

Please also email insurance.queries@hants.gov.uk as soon as possible to advise of the incident or illness. The Hampshire County Council Insurance Team will continue to liaise with you during the subsequent claim process.

Money and Personal Property claims

If a student, employee or other visit attendee's personal belongings or money are lost or stolen during a visit, report the loss to the local authorities (including the airline or transport provider if applicable) and obtain a police report.

Please contact: **Concierge Claims Service**

Call : +44 (0) 207 359 3433

Email: lifelinebaggageclaims@aig.com

Lines are open Monday to Friday 9am to 5pm, excluding public holidays.

Please also email insurance.queries@hants.gov.uk as soon as possible to advise of the incident. The Hampshire County Council Insurance Team will continue to liaise with you during the subsequent claim process.

Cancellation or curtailment and all other claims

Contact insurance.queries@hants.gov.uk as soon as possible. The Hampshire County Council Insurance Team will send your School the claim form and details of information required to support the claim.

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AIG Medical Assistance service – further information

If any member of the visit (students, staff or volunteers) during a visit outside the UK:

- require hospital treatment/emergency medical treatment, and/or
- are admitted to hospital, and/or
- have the possible need for repatriation

the visit staff **must** contact the AIG Emergency Assistance Helpline as soon as possible. The **AIG Emergency Assistance Helpline is: +44 (0)1273 552922 (24 Hours a Day / 7 Days a Week.**

The requirement to contact the AIG Emergency Assistance Helpline forms part of the Policy terms and conditions.

The AIG Emergency Assistance Helpline provide, amongst other assistances:

- 24 hour Service Emergency telephone lines manned 24 hours a day, 365 days a year by multi-lingual assistance co-ordinators, experienced in the procedures of hospitals and clinics worldwide.

- Medical Staff - A highly qualified team of medical consultants and nursing staff, on hand at any time to ensure that the most appropriate medical treatment is provided.

- Direct Billing - Where appropriate they will arrange direct billing with hospitals and clinics worldwide, relieving the insured person, policyholder or group policyholder of the need to use their own cash or credit card.

- Air Ambulance - Repatriation by air ambulance or scheduled airline depending on the circumstances of the case and, if necessary, with a fully equipped medical team in attendance. On return, suitable transportation will take an insured person to hospital or home address whenever necessary.

- Medical Referral - To a suitable hospital, clinic or dentist for treatment.

- Legal Referral - To an embassy, consulate or other source if legal consultation is needed, including an English speaking lawyer.

- Emergency Medical Supplies - To help locate and send drugs, blood or medical equipment if unavailable locally.

- Emergency Message Relay - To pass on messages to family and business associates in an emergency.

- Emergency Travel Service - Provides a complete emergency travel service in liaison with an insured person's medical practitioner, the treating hospital or

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hospitalised or relatives to make arrangements for people to visit an insured person ill abroad, including any receipted travel, accommodation, guide, interpreter, taxi, telephone and childcare expenses incurred on the recommendation of our medical officers and within the constraints of this group policy.

- Lost Ticket & Baggage Location - To help with replacement of lost or stolen tickets, passport or travel documents and help with locating lost baggage. If required AIG will help locate and dispatch contact lenses and glasses.

- Emergency Cash Advance - To help with replacement of cash which has been lost or stolen overseas. Any cash amount which is replaced will be deducted from any subsequent valid claim made under Section B6 (Money) or must otherwise be reimbursed to AIG.

AIG Privacy Policy

American International Group UK Limited (AIG) is committed to protecting the privacy business contacts. More details about your rights and how AIG collect, use and disclose Personal Information can be found in the full Privacy Policy at: https://www.aig.co.uk/privacy-policy or you may request a copy by writing to: Data Protection Officer, American International Group UK Limited, The AIG Building, 58 Fenchurch Street, London EC3M 4AB or by email at: dataprotectionofficer.uk@aig.com.