

Dear Parent,

### **School Off Site Excursion Insurance**

Aberdeenshire Council have in place a School Journey Insurance policy, whereby Teachers, Assistants and Pupils are covered for offsite activities and trips both within the UK and abroad (offsite meaning off the school premises). The policy covers amongst other things, medical expenses, cancellation as defined by the policy, curtailment and limited cover for personal items for worldwide trips and adventure activities (including winter sports but excluding racing).

In respect of the cover for personal items, the below should be noted

- a) Maximum coverage is limited to £2,500 per person.
- b) This is subject to a maximum limit of £1500 per item.

Any claim will be subject to the below conditions/ exclusions

- 1) A deduction will be made for wear, tear and loss of value depending on the age of the property
- 2) Any loss due to chipping, scratching or breakage of glass, china or other fragile articles, unless due to fire, theft or accident to the conveyance in which they were being transported
- 3) Loss or damage due to:
  - i) moth, vermin, wear and tear, atmospheric or climatic conditions or gradual deterioration
  - ii) mechanical or electrical failure or breakdown
  - iii) any process of cleaning, dying, restoring, repairing or alteration
- 4) Loss or damage caused by delay, detention or confiscation by order of any Government or Public Authority

**We would advise that expensive equipment is either not taken or such items are insured separately such as via your home insurance policy or other.**

**Any fraudulent claims will be referred to the relevant authorities for investigation and action.**

Should you have any queries in respect of the above, please let me know.

Yours sincerely,

Head Teacher