

Insurance Provision for Schools trip

Aberdeenshire Council has in place with AIG, a specific policy in respect of school trips and activities undertaken by persons whilst on said trips. In addition to this, normal corporate liability covers will apply whilst persons are undertaking duties on behalf of the Council. A summary of cover is listed below along with contact details for both the insurance section and for AIG where persons may need to get in touch in the event of an incident whilst on a trip.

Please note the below contains information in respect of the most pertinent aspects of the policy, it is not a full breakdown of all terms and conditions. If you require confirmation of any aspect of the below or have any queries please contact insurance@aberdeenshire.gov.uk

Booking & Cancellation

There is no requirement to tell our Insurer's when booking a trip although should you have any concerns about whether or not your intended journey and/ or activities would be covered then please contact ourselves in insurance first. Where travel to certain regions such as Russia, Afghanistan and similar dangerous or unsettled regions is planned it should be noted that cover will **not** apply.

Should your journey be cancelled then cover is provided up to £5,000 per person and £50,000 overall.

Cover will not operate in respect of cancellations under certain circumstances such as where a booking is made and there is a known risk which may lead to cancellation, or a person changes their mind and decides not to travel or misses check-in unless caused by circumstances out with their control. Person's travelling, that do so against the advice of a medical practitioner will be excluded from cover so should not be allowed to travel.

Activities

Cover is additionally provided for winter sports including skiing, snow-boarding and tobogganing. Skiing off-piste is also covered so long as accompanied by a suitably qualified guide or ski instructor.

Excluded activities include

- 1) Any type of racing whether competitive or otherwise including ski-racing.
- 2) Aerial pursuits where the insured person is flying as a pilot.
- 3) Skating on indoor ice-rinks

Where pupils intend engaging in racing of any description, they will require their own insurance. Parents/ Guardians must arrange this themselves. Aberdeenshire Council, under Financial Conduct Authority (FCA) guidelines, cannot provide advice to parents or pupils on

the types of insurance to purchase nor can we make arrangements for the insurance to be provided.

Personal cover

Personal property is covered to a limited extent as per below.

- 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.

Medical Assistance & Emergency Contacts

The Emergency contact number which should be used to contact AIG in respect of any medical emergency is **+44 (0)1273 552922** – This is manned 24 hours a day, 365 days a year.

The policy number you should quote is **0010628341**. The group policy holder is Aberdeenshire Council.

Should you require to call for assistance, you will be asked for the following.

Using the Assistance Service

When we are contacted for assistance, the following information should be provided:

- 1. The **insured person's** name and the telephone number on which the **insured person** or **policyholder** can be reached.
- 2. The nature of the emergency.
- 3. The name of the **group policyholder** and the policy number if known.