



**Hampshire County Council
Personal Accident & Travel
Insurance Group Policy**

**Policy Number:
0010627579**

General Claims – Tel: 0345 6029429

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**Emergency Medical Assistance – 24 hour
line:**

01273 552922



**AIG Europe Limited
SPECIALTY MARKETS**

Group Policy Schedule (Renewal)

Group Policy Wording Applicable – AHSU0787 (Council Policy Wording 0613) JUN 13

AIG Europe Limited		Policy Number: 0010627579	
Group policyholder	A. Hampshire County Council B. Participating establishments		
Address:	The Castle, Winchester SO23 8UJ		
Period of insurance:			Premium & Insurance Premium Tax (IPT) @ 9.5%
start date of cover:	01 April 2016	And for any subsequent period for which a premium is paid and accepted.	Premium £36,460.00
To:	31 March 2017		IPT £ 3,463.70
Renewal Date:	01 March 2017		Total £39,923.70
Calculated in accordance with rates agreed between AIG Europe Limited and the group policyholder and paid to AIG Europe Limited by the group policyholder .			
any one accident limit	£ 10,000,000		
scheduled aircraft accumulation limit	£ 5,000,000		
non-scheduled aircraft accumulation limit	£ 5,000,000		

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

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.

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**.

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.

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**.

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**.

Table of Benefits A (continued)

Section	Item	Description	Sum insured	
A	1	Death*	£30,000	
	2	Loss of sight in one eye or loss of limb (one)	£30,000	
	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	
	3b	Loss of speech	£30,000	
	3c(i)	Loss of hearing in both ears	£30,000	
	3c(ii)	Loss of hearing in one ear	25% of 3c(i)	
	4	Permanent partial disability	Up to £30,000	
	5	Temporary total disability (Categories B & C only) 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	Ni
	1.2	Repatriation Expenses	Unlimited	Ni
	1.3	On-going Medical Treatment	Up to £10,000	Ni
	1.4	Emergency Travel Expenses in the United Kingdom	Up to £10,000	Ni
	2	Assistance	Unlimited	Ni
	3	Search and Rescue	Up to £25,000	Ni
	4a	Cancellation, Curtailment, Disruption, Replacement & Missed Departure	Up to £5,000	Ni
	4b	Travel Delay	£25 per hour up to £150	4hours
	5	Personal Property	Up to £2,500	N
	6	Money	Up to £1,000	N
	7	Winter Sports - Ski Hire - Ski Pass - Piste Closure	Up to £250 Up to £250 Up to £250	N N N
8	Legal Expenses	Up to £50,000	N	
9	Personal Liability (Limit of Liability)	£2,000,000	N	
10	Hi-jack, Kidnap, Kidnap for Ransom Consultants Costs or Hostage	Up to £15,000	N	
11	Political Evacuation	Up to £50,000	N	
C		Crisis Management	£50,000	
D		Healthline Plus		

Table of Benefits B
INOPERATIVE

Insured persons	
Category A	Any pupil enrolled at the participating establishment .
Category B	Any adult who is acting in a supervisory capacity as a volunteer, assistant or helper and is authorised by the participating establishment .
Operative time	
Category A	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 . 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.
Category 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
A	1	Death*	£0,000
	2	Loss of sight in one eye or loss of limb (one)	£0,000
	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)	£0,000
	3b	Loss of speech	£0,000
	3c(i)	Loss of hearing in both ears	£0,000
	3c(ii)	Loss of hearing in one ear	25% of 3c(i)
	4	Permanent partial disability	Up to £0,000
5	Temporary total disability (Categories B & C only) Deferment period nil Benefit Period 52 weeks	£0.00 per week	
6	Hospitalisation payable for up to 182 days	£3.00 per day	
7	Dental treatment	Up to £0	
	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.			

A&HGPA15

Long Term Agreement

In consideration of the reduced premium at which this insurance is written, the Council named as the **group policyholder** on the **schedule** signed an undertaking to offer at each renewal, until the expiry date shown thereon, the insurance under this group policy on the terms and conditions in force at the expiry of each **period of insurance** and to pay the premiums annually in advance it being understood that:

- (a) **AIG** is under no obligation to accept an offer made in accordance with the said undertaking,
- (b) the **sums insured** or limits of liability may be reduced at any time.

The above mentioned undertaking applies to any policy (or policies) which may be issued by **AIG** in substitution for this policy.

Effective Date:	01 April 2015
Effective Period:	3 + 2 Years
Percentage:	7.5%

This insurance is underwritten by AIG Europe Limited (FCA No 202628) which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (formerly the Financial Services Authority) and the Prudential Regulation Authority. This can be confirmed with the Financial Conduct Authority on www.fca.org.uk or by calling **0845 606 9966**. AIG Europe Limited is a member of the Association of British Insurers. Registered in England: company number 1486260. Registered address: The AIG Building, 58 Fenchurch Street, London, EC3M 4AB. United Kingdom.