



# College On & Off Site Activities Solutions Personal Accident & Travel Policy Schedule

Please note that you must advise your insurance advisor of any changes to the risk and items to be covered.

## Policyholder Details

<b>The Policyholder</b>	North Hampshire Education Alliance t/a Queen Mary College
<b>Policyholder Address</b>	Cliddesden Road, Basingstoke, Hampshire, RG21 3HF
<b>Business Description</b>	College of Further Education

## Policy Details

<b>Policy Number</b>	100733748BDN/45
<b>Insurance Broker</b>	Arthur J Gallagher Insurance Brokers Ltd
<b>Period of Insurance</b>	1 <sup>st</sup> August 2024 – 31 <sup>st</sup> July 2025
<b>Renewal Date</b>	1 <sup>st</sup> August 2025

## Premium Details

<b>Gross Annual Premium excluding IPT</b>	£3494.00
<b>Insurance Premium Tax</b>	£419.28
<b>Gross Annual Premium including IPT</b>	£3913.28

Category	On - Site Activities Insured Persons
A	Any member of the teaching and support staff at a Participating College
B	Any adult who is acting in a supervisory capacity as a volunteer, assistant or helper and is authorised by the Participating College to undertake a Journey
C	Any governor of a participating college

Category	On -Site Activities Operative Time
A & C	Whilst undertaking college duties within the Participating College's designated college boundaries and including travel directly to and from the Insured Person's home address and the Participating College
B	Whilst undertaking the supervision of pupils enrolled at a Participating College, when they are walking, or travelling by other means, in an organised group, directly to and from their home addresses and the Participating College.

Accidental bodily injury resulting in:	Category A
Death	5 x Annual Salary
Loss of Sight in one or both eyes	5 x Annual Salary
Loss of Hearing in one ear	1.5 x Annual Salary
Loss of Hearing in both ears	5 x Annual Salary
Loss of one or more Limbs	5 x Annual Salary
Loss of Speech	5 x Annual Salary
Permanent Total Disablement** (PTD)	5 x Annual Salary
Permanent Partial Disablement	Up to 5 x Annual Salary
Temporary Total Disablement	50% of Weekly Wage
Temporary Partial Disablement	25% of Weekly Wage
Excess Period	Nil
Benefit Period	104 Weeks

<b>Accidental bodily injury resulting in:</b>	<b>Category B</b>
<b>Death</b>	£50,000
<b>Loss of Sight in one or both eyes</b>	£50,000
<b>Loss of Hearing in one ear</b>	£12,500
<b>Loss of Hearing in both ears</b>	£50,000
<b>Loss of one or more Limbs</b>	£50,000
<b>Loss of Speech</b>	£50,000
<b>Permanent Total Disablement** (PTD)</b>	£50,000
<b>Permanent Partial Disablement</b>	Up to £50,000
<b>Temporary Total Disablement</b>	£50
<b>Temporary Partial Disablement</b>	£25
Excess Period	nil
Benefit Period	104 Weeks

<b>Accidental bodily injury resulting in:</b>	<b>Category C</b>
<b>Death</b>	£200,000
<b>Loss of Sight in one or both eyes</b>	£200,000
<b>Loss of Hearing in one ear</b>	£50,000
<b>Loss of Hearing in both ears</b>	£200,000
<b>Loss of one or more Limbs</b>	£200,000
<b>Loss of Speech</b>	£200,000
<b>Permanent Total Disablement** (PTD)</b>	£200,000
<b>Permanent Partial Disablement</b>	Up to £200,000
<b>Temporary Total Disablement</b>	£200
<b>Temporary Partial Disablement</b>	£100
Excess Period	Nil
Benefit Period	104 Weeks

\*\*The basis of cover for Permanent Total Disablement is usual occupation for employees of the Insured  
For pupils, persons under the age of 16 and other Insured Persons the basis of cover is any and every occupation.

Category	Off Site Activities Insured Persons
A	Any member of the teaching and support staff at a Participating College
B	Any pupil enrolled at a Participating College
C	Any adult who is acting in a supervisory capacity as a volunteer, assistant or helper and is authorised by the Participating College to undertake a Journey
D	Any Child other than as described in Category A who is authorised by the Participating College to undertake a Journey
E	Any governor of a participating college

Category	Off -Site Activities Operative Time
A - E	<p>Any organised trip undertaken by an Insured Person with the authorisation of the Participating College involving travel outside the designated college boundaries of the Participating College.</p> <p>In respect of trips of less than one day's duration cover shall be operative from the time of leaving the college boundaries until arrival back within the college boundaries.</p> <p>In respect of trips of more than one day's duration, cover is extended to include travel directly from the Insured Person's home address to the place of official assembly at the commencement of the trip and travel directly from the official place of dispersal to the Insured Person's home address upon completion of the trip</p>

Accidental bodily injury resulting in:	Category A
Death	5 x Annual Salary
Loss of Sight in one or both eyes	5 x Annual Salary
Loss of Hearing in one ear	1.5 x Annual Salary
Loss of Hearing in both ears	5 x Annual Salary
Loss of one or more Limbs	5 x Annual Salary
Loss of Speech	5 x Annual Salary
Permanent Total Disablement** (PTD)	5 x Annual Salary
Permanent Partial Disablement	Up to 5 x Annual Salary
Temporary Total Disablement	50% of Weekly Wage
Temporary Partial Disablement	25% of Weekly Wage
Excess Period	Nil
Benefit Period	104 Weeks

<b>Accidental bodily injury resulting in:</b>	<b>Category B, C &amp; D</b>
<b>Death</b>	£50,000 reducing to £20,000 for under 16 years of age
<b>Loss of Sight in one or both eyes</b>	£50,000
<b>Loss of Hearing in one ear</b>	£12,500
<b>Loss of Hearing in both ears</b>	£50,000
<b>Loss of one or more Limbs</b>	£50,000
<b>Loss of Speech</b>	£50,000
<b>Permanent Total Disablement** (PTD)</b>	£50,000
<b>Permanent Partial Disablement</b>	Up to £50,000
<b>Temporary Total Disablement</b>	£50
<b>Temporary Partial Disablement</b>	£25
Excess Period	nil
Benefit Period	104 Weeks

<b>Accidental bodily injury resulting in:</b>	<b>Category E</b>
<b>Death</b>	£200,000
<b>Loss of Sight in one or both eyes</b>	£200,000
<b>Loss of Hearing in one ear</b>	£50,000
<b>Loss of Hearing in both ears</b>	£200,000
<b>Loss of one or more Limbs</b>	£200,000
<b>Loss of Speech</b>	£200,000
<b>Permanent Total Disablement** (PTD)</b>	£200,000
<b>Permanent Partial Disablement</b>	Up to £200,000
<b>Temporary Total Disablement</b>	£200
<b>Temporary Partial Disablement</b>	£100
Excess Period	Nil
Benefit Period	104 Weeks

\*\*The basis of cover for Permanent Total Disablement is usual occupation for employees of the Insured For pupils, persons under the age of 16 and other Insured Persons the basis of cover is any and every occupation.

Maximum Benefit any one Insured Person	
Death and Capital Sums:	£200,000
Temporary Total Disablement:	£1,000
Temporary Partial Disablement:	£500

Maximum Accumulation Limits	
Any One Aircraft:	£10,000,000
Any One Accident:	£10,000,000

Off-Site Travel Coverages		
Benefit description for Categories A - E	Excess	Sum Insured
<b>Medical and Emergency Travel Repatriation &amp; Emergency Medical Evacuation Expenses</b> (cover does not apply in the UK or Country of Residence)	N/A	Unlimited
Transportation of Personal Belongings to the United Kingdom		£1,000
<b>Personal Belongings</b> Single Article Limit - £1,500	N/A	£10,000
<b>Money</b>	N/A	£10,000
<b>Cancellation, Curtailment, Change of Itinerary and Disruptive Pupil</b>	N/A	£10,000 £10,000
<b>Travel Delay</b>	N/A	£200 after for the first 4 hours, £50 for each complete hour thereafter up to a maximum of £750
<b>Missed Departure</b>	N/A	Up to £2,500
<b>Hi-Jack and Kidnap and Ransom</b>		£500 per day up to a maximum of £50,000
<b>Consultants Costs</b>	N/A	Up to £250,000
<b>Personal Liability</b>	N/A	£5,000,000
<b>Legal Expenses</b>	N/A	£50,000
<b>Winter Sports</b> Ski Hire Ski Pass Piste Closure	N/A	£20 per day up to £200 £75 per week up to £200 £20 per day up to £200
<b>Dental Injury</b>	N/A	Up to £1,000

**Aviva Insurance Limited**  
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 and the Prudential Regulation Authority.