

POLICY SUMMARY

Redcar & Cleveland Borough Council

School Journey

Insurer: Chartis

Policy No: 0010626163

Period: 1st April 2010 to 31st March 2011

Emergency Telephone No: 0208 762 8326 and as per attached list

Claims Contact: Claims to be made through the school and forwarded to Redcar and Cleveland Risk & Insurance Team. (Telephone 01642 444561/ 4567)

Cover: Journeys within UK and European area (Continental Europe, Channel Islands, Republic of Ireland, Iceland, Madeira, Canary Islands and countries bordering the Mediterranean Sea) and rest of the world

Insured Persons: Any adult and any pupil travelling on an educational excursion

Benefits:	Adults	Pupils	Excess
Medical & Emergency Travel Expenses	Unlimited	Unlimited	Nil
Liability to the Public	£5,000,000	£5,000,000	Nil
Personal Accident:			
▪ Death	£ 25,000	£ 20,000	Nil
▪ Loss of one or more limbs or eyes	£ 25,000	£ 25,000	Nil
▪ Permanent & Total Disablement from gainful employment	£ 25,000	£ 25,000	Nil
▪ Temporary Disablement from usual occupation - Temporary Total Disablement - Temporary Partial Disablement	£ 20 £ 8	Nil Nil	Nil
Cancellation, curtailment, travel disruption and delay	£ 10,000	£ 10,000	Nil
Baggage (single article limit £2,000*)	£5,000	£ 5,000	Nil
Money (Loss of cash £2,000*)	£5,000*	£ 5,000	Nil

*Insurers will cover amounts above £2,000 subject to the Council bearing first 25% loss over £2,000

Main Exclusions:

Intentional self injury, suicide or attempted suicide

Flying as a pilot

Travelling against medical advice

War, Terrorism, Wear and Tear

Note: Loss of money or baggage must be reported to the police within forty eight hours.

Subject otherwise to policy terms, conditions and exceptions

LIFELINE PLUS ASSISTANCE AND SERVICES CONTACT DETAILS

Section B1.1 - Medical and Emergency Travel Expenses

Emergency Assistance
Phone: +44 (0)20 8762 8326

Section B7 - Political Evacuation

Call our 24/7 CRISIS CENTRE immediately.
Phone: UK/Europe/Rest of the World (*freephone*) +1-713-260-5500
USA/Canada (*toll free*) +1-866-926-8457

General Travel Advice

Country guides
Website: www.mylifetime.co.uk

Concierge Service

Phone: +44 (0)20 8080 0360
Lines open 8am-8pm Mon-Fri
9am-5pm on Sat (UK time)
Email: lifetimeplus@prestigein.com
(*please quote your Lifetime Plus policy no. in all correspondence*)

SMS Security Alerts:

Website: www.mylifetime.co.uk

Foreign and Commonwealth Office

Phone: 0845 850 2829 (*UK only*)
+ 44 (0)20 7008 1500 (*overseas*)
Website: www.fco.gov.uk/travel

MyHealthPortal

Phone: +44 (0)20 7486 2300
Website: www.mylifetime.co.uk

Claims

To submit a claim, please contact:

Personal Property/Baggage or Money

Concierge claims service
Phone: 0844 892 0319 (*UK only*)
+ 44 (0)20 7359 3433 (*overseas*)
Email: lifetimebaggageclaims@chartisinsurance.com

All other Claims

Phone: +44 (0) 845 602 9429
Fax: +44 (0) 20 8253 7569
Email: A&H.Claims@chartisinsurance.com

Please refer to the Policy Schedule and Policy Document for full details of cover.