

# On & Off Site Activity Solutions

Personal Accident & Travel Insurance

## Summary of cover



### keyfacts<sup>®</sup>

This summary of cover provides a guide to the cover provided under the policy by setting out the significant features, benefits, limitations and exclusions. This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document, a copy of which is available upon request. It is important that you take time to read the policy document carefully when you receive it to make sure you understand the cover it provides. The cover is underwritten by Aviva Insurance Limited.

#### Significant Features and Benefits

##### Personal Accident

Cover applies to any Insured Person of the Policyholder.

With various levels of cover applying. Please see Policy Schedule.

Accidental bodily injury which causes:

Death  
Loss of sight  
Loss of one or more limbs  
Loss of sight in one or both eyes  
Loss of hearing in both ears  
Loss of hearing in one ear  
Loss of speech  
Permanent Total Disablement

##### Extensions

Coma Benefit

£50 per day up to a maximum of 365 days

Disappearance

Funeral Expenses

Up to £10,000

Hospitalisation

£50 per day up to a maximum of 365 days

Medical Expenses

Up to £15,000

Paraplegia

£50,000

Quadriplegia

£125,000

Rehabilitation Expenses

Up to £15,000

#### Significant or Unusual Exclusions or Limitations

This section does not cover:

- any gradually operating cause
- any naturally occurring condition or degenerative process
- illness or disease

#### Where to find further details

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## Significant Features and Benefits

### Medical and Emergency Medical Expenses

Cover includes:  
Medical Expenses Emergency Travel Expenses Repatriation Costs and Emergency Medical Evacuation incurred outside the United Kingdom up to £10,000,000

#### Extensions

Continuing Medical Charges  
Up to a maximum of £50,000

Foreign Coma benefit  
£50 per day up to a maximum of 365 days

Funeral Expenses  
Up to £10,000

Overseas Hospital Expenses  
£50 per day up to a maximum of 365 days

Search and Rescue Expenses  
Up to £25,000

Supplementary Travel Expenses within the United Kingdom  
Up to £1,000

Supplementary Accommodation Expenses within the United Kingdom  
Up to £250

## Significant or Unusual Exclusions or Limitations

This section does not cover:

- when the specific purpose of the journey is to receive medical treatment or advice
- travelling against medical advice or where a terminal prognosis has been given
- medical expenses incurred whilst on an Insured Journey within the Insured Person(s) Country of Residence
- any expenses incurred 24 months after the date the need for treatment first arises

## Where to find further details

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Exclusions – Page 24

### Personal Belongings

Cover includes:  
Loss or damage to personal belongings including Business Equipment up to £3,000

Single Article Limit £1,500

#### Extensions

Temporary Loss of Personal Belongings  
Up to £2,000

Loss of Keys  
Up to £500

This section does not cover:

- loss of money
- losses where a written police report is not obtained within 24 hours
- mechanical and electrical breakdown, gradual deterioration, cleaning, dyeing, restoring, repairing and alteration
- theft from unattended vehicles unless kept in a locked boot or compartment and there is evidence of a break in
- loss or damage to sports equipment whilst in use
- loss or damage following confiscation or detention by customs or government officials
- loss of Business Equipment not involving theft
- loss of Business Equipment which is insured elsewhere
- loss or damage to vehicles their parts or accessories

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### Money

Cover includes:  
Loss or theft to Money up to £2,000

Maximum cash limit £2,000

#### Extensions

Fraudulent use of credit cards  
Up to £2,000

Lost of damaged documents  
Up to £1,500

Theft of documents  
Up to £1,500

This section does not cover:

- losses where a written police report is not obtained within 24 hours
- errors and omissions in receipts, or depreciation in value
- theft from unattended vehicles unless kept in a locked boot or compartment and there is evidence of a break in
- theft of credit/debit and bankers cards unless the Insured Person has complied with all the terms and conditions
- any single loss of coins bank or currency notes in excess of £500
- any amount of Money in excess of £2,000 when held in the custody or under the control of any one party leader, being a responsible adult

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## Significant Features and Benefits

### Cancellation, Curtailment or Change of Itinerary

Cover includes:

Reimbursement for all non-recoverable deposits, advance payments and other charges paid or due to be paid for travel and/or accommodation if the trip needs to be cancelled, up to £3,000

### Extensions

Evacuation cover  
Up to £50,000

Disruptive Pupil cover  
Up to £3,000

Replacement of Personnel  
Up to £10,000

## Significant or Unusual Exclusions or Limitations

This section does not cover:

- disinclination to travel
- travelling against medical advice or for the purpose of obtaining medical treatment
- financial circumstances of the Insured or Insured Persons
- financial failure of any provider of transport or accommodation
- failing to check in
- withdrawal from service temporarily or permanently of any means of transport on the orders or recommendation of the manufacturer, the Civil Aviation Authority, National Air Traffic Services, any port authority or similar body
- strike, labour dispute
- violating the laws or regulations of the country in which they are travelling.
- regulations made by any Government or public authority.
- any claim where it is subsequently found that the person involved is not an Insured Person.
- any circumstance that could have been reasonably foreseen as giving rise to a claim at the time an Insured Journey was booked

## Where to find further details

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Exclusions – Page 25

### Travel Delay

Cover includes:

If the outward or homeward departure is delayed for more than 4 hours up to £750

This section does not cover:

- failing to check in
- failure to obtain written confirmation from the carriers of, and the reasons for, the delay
- failure to obtain alternative equivalent means of transport
- delay where compensation is recoverable from the airline or other carrier
- any circumstance that could have been reasonably foreseen as giving rise to a claim at the time an Insured Journey was booked

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Exclusions – Page 25

### Missed Departure

Cover includes:

Additional accommodation and transport expenses incurred due to late arrival at any departure point due to public transport being delayed up to £1,000

This section does not cover:

- car breakdown unless a repairers report is obtained
- If the Insured Person does not do everything possible to get to the International Departure Point
- accident unless a police or Insurers accident report form has been obtained
- any circumstance that could have been reasonably foreseen as giving rise to a claim at the time an Insured Journey was booked

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Exclusions – Page 25-26

### Hijack Kidnap & Ransom and Consultants Costs

Cover includes:

A daily benefit in the event the Insured Person is kidnapped or hijacked £300 per day up to £25,000

Consultants costs as a direct result of Kidnap and Ransom up to £25,000

### Extensions

Life Threatening Situation Expenses  
Up to £10,000

This section does not cover:

- any claim within the Insured Persons normal Country of Residence
- countries the FCO advise against all travel to
- any criminal or fraudulent act of the Insured or the Insured Person
- any life threatening situation due to any unpaid debt or criminal or fraudulent act
- deliberate exposure to undue peril
- an Insured Journey exceeding 60 days
- if the Insured Person has had Kidnap Insurance declined or cancelled in the past
- Life Threatening Situation Expenses incurred in relation to Hijack and Kidnap

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Exclusions – Page 26

## Significant Features and Benefits

### Personal Liability

Cover includes:

Legal liability for costs and expenses as a result of accidental death or bodily injury to any other person or accidental loss or damage to material property of any other person, up to £5,000,000

## Significant or Unusual Exclusions or Limitations

This section does not cover:

- bodily injury in course of employment
- bodily injury to Insured Person's immediate family
- liability arising from ownership or use of mechanical vehicles aircraft or watercraft
- liability assumed by agreement
- the result of any wilful malicious or unlawful act
- any punitive or exemplary damages
- in connection with any volunteer work

## Where to find further details

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Exclusions – Page 26

### Legal Expenses

Cover includes:

Pursuing legal rights to bring legal proceedings to pursue a civil claim resulting from an incident which causes death or injury to an Insured Person up to £50,000

This section does not cover:

- claims relating to driving a vehicle without valid licence or insurance
- death illness or bodily injury not caused by a specific sudden event
- claims for Deep Vein Thrombosis
- claims for libel or slander
- claims and expenses incurred prior to our written acceptance of claim
- fines penalties compensation or damages which the Insured Person is ordered to pay for by a court or other authority
- claims deliberately or intentionally caused by the Insured Person
- where the Insured Person is more specifically Insured

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Exclusions – Page 26-27

### Winter Sports

Cover includes:

Ski-hire  
Up to £200

Ski Pass  
Up to £300

Piste Closure  
Up to £200

This section does not cover:

- for loss due to delay, seizure, confiscation or detention of ski hire equipment by customs or any other authority.
- for loss of ski pass unless it is reported to the police and/or appropriate authorities within forty-eight hours of discovery and a report obtained

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Exclusions – Page 27

### Dental Injury

Cover includes:

Damage to teeth soft tissues or loss of or damage to dental prostheses whilst inside the mouth caused by Accidental Bodily Injury up to £1,000

- caused by any foodstuff whilst being consumed by the Insured Person.
- that is not apparent within one week of the incident which caused the Dental Injury
- due to deterioration, deliberate damage or wear and tear
- not claimed for within 30 days of the incident

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## Policy Level Exclusions

This policy does not cover

- War in the Insured Person(s) Country of Residence or secondment or any action taken in controlling, preventing or in suppressing War
- Engaging in any kind of flying other than as a passenger
- Being a full time member of the armed forces of any nation or international authority or a member of any reserve forces called out for permanent service
- Committing or attempting to commit suicide or intentionally inflicting self injury.
- Criminal acts
- The Insured Person being in a state of insanity
- Any claim incurred in any country destination or region in respect of which the advice of the British Government or the government of the Insured Person(s) Country of Residence (if different) at the time the trip was booked was "against all travel to"
- Losses for persons aged 76 and over.

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### **Duration of Policy**

The policy will remain in force for 12 months from date of commencement

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### **Right of Cancellation**

The Policyholder has no rights to cancel the Policy.

The Insured Person may withdraw from the cover provided by the policy but no refund of premium is payable.

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### **How to Claim**

If you need to make a Personal Accident claim please call our claims line on **08000 516 583**. Our line operates 9am to 5pm, Monday to Friday. Please have your policy number to hand when calling.

If you need to make a Travel claim please call our claims line on **01243 621416**. Our line operates 9am to 5pm, Monday to Friday. Please have your policy number to hand when calling.

To contact our Emergency Medical Assistance provider whilst overseas please call on **+44 (0)1243 621066** who are available 24 hours a day, 365 days a year.

For our joint protection telephone calls may be recorded and/or monitored.

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### **Complaints Procedure**

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please contact your insurance adviser or usual Aviva point of contact.

If you remain unhappy with the decision received, you may write to

Chief Executive UK Insurance, Aviva, 8 Surrey Street, Norwich, NR1 3NS

Or e-mail details of your complaint to [ukgiceo@aviva.co.uk](mailto:ukgiceo@aviva.co.uk)

Aviva is covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

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### **Financial Services Compensation Scheme**

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations, depending on the type of insurance and circumstances of your claim.

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