



SILCOATES

Independent education for boys and girls aged 3-18

Summary of Cover- Silcoates School Travel Policy 16/04/21-15/04/22

Insured Persons
Category A – Any pupil enrolled at Silcoates School
Category B – Any employee of Silcoates School
Category C – Any adult who is acting in a supervisory capacity as a volunteer, assistant or helper and is authorised by Silcoates School
Category D – Any child other than as described in Category A that is authorised by Silcoates School to undertake a trip

Operative Time
<p>Whilst an insured person is undertaking an organised trip (including exchange visits and work experience placements) with the authorisation of Silcoates School and involving travel outside the boundaries of Silcoates School premises.</p> <p>Cover commences from the time of departure from the insured person's place of residence or Silcoates School premises boundaries, whichever is left last, at the commencement of the trip until arrival back at the insured person's place of residence or Silcoates School premises, whichever is reached first, upon completion of the trip.</p> <p>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.</p>

Silcoates School, Wrenthorpe, Wakefield WF2 0PD

Telephone 01924 291614 | Email enquiries@silcoates.org.uk | www.silcoates.org.uk



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Table of Benefits

Section	Item	Description	Sum Insured
A	1	Death*	£30,000
	2	Loss of sight in one eye or loss of limb	£30,000
	3a	(one) 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		£30,000
	3c(i)	Loss of speech	£30,000
	3c(ii)	Loss of hearing in both ears	25% of 3c(i)
	4	Loss of hearing in one ear Permanent partial disablement	Up to £30,000
	5	Temporary total disability (Categories B & C only**)	£50 per week
	6	Deferment period nil Benefit Period 52 weeks	£35 per day
	7	Hospitalisation payable for up to 182 days 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.	
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*Death benefit is reduced to £10,000 in respect of any **pupil** or accompanying person under the age of 18 years.

**Refer to Insured Person defined category in the Table of Benefits A



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Section	Item	Description	Sum Insured	Excess
B	1.1	Medical, Hospitalisation and Emergency Travel Expenses	Unlimited	£50
	1.2	Repatriation Expenses	Unlimited	Nil
	1.3	On-going Medical Treatment	Up to £10,000	Nil
	1.4	Emergency Travel Expenses in the United Kingdom	Up to £10,000	Nil
	2	Assistance	Unlimited	Nil
	3	Assistance	Up to £25,000	Nil
	4a	Search & Rescue	Up to £5,000	£50
	4b	Cancellation, Curtailment, Disruption & Replacement	£25 per hour up to £150	4 hours
	4c	Travel Delay	Up to £2,500	£50
	5		Up to £2,000	£50
	6	Missed Departure	Up to £1,000	Nil
	7	Personal Property Money	Up to £250	Nil
		Winter Sports	Up to £250	Nil
		-Ski Hire	Up to £250	Nil
8	-Ski Pass	Up to £50,000	Nil	
9	-Piste Closure	Up to	Nil	
10	Legal Expenses	£2,000,000	Nil	
	Personal Liability (Limit of Liability)	Up to £15,000	Nil	
11	Hi-jack, Kidnap or Hostage	INCLUDE	Nil	
	-Kidnap for Ransom Consultants Costs	Up to £50,000		
	Political Evacuation			
C		Crisis Management	£50,000	
D		Virtual Medical Care	Unlimited	

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