

**BENEFITS SCHEDULE**

Applicable to Appendix A

All benefits shown below are subject to the terms, conditions, limitations and exclusions shown in the policy and to the endorsements attached to this schedule.

Benefits	Insured/Not Insured	Maximum Benefit payable per Insured Person
<b>Section 1 – Personal Accident</b> 1a) death - aged 18 years or over - aged up to and including 17 years b) loss of limb or limbs c) loss of sight d) loss of speech e) loss of hearing in both ears loss of hearing in one ear  f) Quadriplegia or paraplegia g) permanent total disablement h) Permanent partial disablement 2 Temporary total disablement - aged 18 years and over - aged up to and including 17 years  Benefit Period	Insured	1a) £25,000 £5,000 b) £25,000 c) £25,000 d) £25,000 e) £25,000 £6,250  f) £25,000 g) £25,000 h) £25,000 2 £50.00 £5.00  104 weeks
<b>Aggregate Limits</b> - per conveyance - per incident		£2,000,000 £10,000,000
<b>Section 2 – Medical Emergency Travel and Additional Expenses</b>	Insured	£5,000,000 but we will not pay claims where the total cost incurred is less than £25.00 per person
<b>Section 3 – Personal Property and Money</b> - Property excluding money - Money – in custody of persons aged 18 years and over - in custody of persons aged up to 17 years	Insured	£1,500 £1000 £400 but we will not pay claims where the total cost incurred is less than £25.00 per person
<b>Section 4 – Cancellation and Curtailment Expenses</b>	Insured	£2,500
<b>Section 5 – Replacement Personnel Expenses</b>	Insured	£1,500
<b>Section 6 – Personal Liability</b>	Insured	£2,000,000
<b>Section 7 – Travel Delay</b>	Insured	£150
<b>Section 8 – Legal Expenses</b>	Insured	£25,000

**Education Activity Insurance – Schedule**

Policy Number

PADA0000880

Date of Issue

1<sup>st</sup> September 2015**Appendix B****Category of Insured Persons**

Persons attending any **participating establishments** administered by the **Insured** who have elected to effect cover and on whose behalf a premium has been paid

**Effective Time(s)**

Whilst the Insured person is on the premises of the **participating establishment** that they are registered to attend.

**BENEFITS SCHEDULE**

Applicable to Appendix B

All benefits shown below are subject to the terms, conditions, limitations and exclusions shown in the policy and to the endorsements attached to this schedule.

Benefits	Insured/Not Insured	Maximum Benefit payable per Insured Person
<b>Section 1 – Personal Accident</b> 1a) death - aged 18 years or over - aged up to and including 17 years b) loss of limb or limbs c) loss of sight d) loss of speech e) loss of hearing in both ears loss of hearing in one ear  f) Quadriplegia or paraplegia g) permanent total disablement h) Permanent partial disablement 2 Temporary total disablement - aged 18 years and over - aged up to and including 17 years  Benefit Period  <b>Aggregate Limits</b> - per conveyance - per incident	Insured (All Appendices)	1a) £25,000 £5,000 b) £25,000 c) £25,000 d) £25,000 e) £25,000 £6,250  f) £25,000 g) £25,000 h) £25,000 2 £50.00 £5.00  104 weeks  £2,000,000 £10,000,000
<b>Section 2 – Medical Emergency Travel and Additional Expenses</b>	Not Insured	
<b>Section 3 – Personal Property and Money</b> - Property excluding money - Money – in custody of persons aged 18 years and over - in custody of persons aged up to 17 years	Not Insured	
<b>Section 4 – Cancellation and Curtailment Expenses</b>	Not Insured	
<b>Section 5 – Replacement Personnel Expenses</b>	Not Insured	
<b>Section 6 – Personal Liability</b>	Not Insured	
<b>Section 7 – Travel Delay</b>	Not Insured	
<b>Section 8 – Legal Expenses</b>	Not Insured	

**ENDORSEMENTS applicable to Appendix A only****NS1 – Redundancy Extension**

Section 4 – Cancellation, curtailment and rearrangement expenses **what is covered** this policy is extended to include the following:

In addition, **we** will pay **you**:

Up to £250 per **insured person** in respect of any costs that are payable under contract and not recoverable elsewhere if the parent or legal guardian upon whom an **insured person** is financially dependant receives notice of compulsory redundancy within 60 days of the commencement of the **journey**, provided that the parent or legal guardian:

- i) was aged between 21 and 65 years at the time of the receiving the notice of redundancy;
- ii) was not aware of impending redundancy at the time of booking the **journey**;
- iii) had been in regular non seasonal employment of not less than 20 hours per week for at least 12 months at the time of booking the **journey**; or
- iv) was not made redundant as a consequence of misconduct.

**NS2 - Armed Forces Re-Posting**

Section 4 – Cancellation, curtailment and rearrangement expenses **what is covered** this policy is extended to include the following:

If the parent or legal guardian upon whom an **insured person** is financially dependant receives notice of being posted on Armed Services duty outside of the UK or is relocated to a location outside of a 100 mile radius, after payment of or agreement to pay the full or partial cost of the **insured person's** planned **journey** **we** will reimburse the deposits, advanced payments and other charges that have been paid by the **participating establishment** or an **insured person** and which become forfeit or payable under contract and are not recoverable up to the Limit of Indemnity specified in the schedule.

**NS3 - Ski Equipment**

Section 3 - Personal property and money, is extended to include the following:

**We** will pay:

1. for the reasonable costs incurred by an **insured person** for the necessary hire of **ski equipment** up to £25 for each 24 hour period and up to a maximum of £150 in total following:
  - a) the loss or breakage of an **insured person's ski equipment**; or
  - b) the misdirection or delay in transit of an **insured persons ski equipment** for more than 12 hours
2. up to £500 in total for **ski equipment** owned by the **insured person** that is damaged or destroyed on a **journey**.

Additional exclusions applicable to this extension

**We** will not pay for the following:

1. theft which is not reported to any appropriate police authority within 24 hours of discovery and an official report obtained;
2. loss or damage which is not reported to any appropriate authority within 24 hours of discovery and an official report obtained (and specifically for claims arising against carriers and hotels, any claim

not reported in writing to such carrier or hotel within 24 hours of discovery, and an official report obtained);

3. loss, theft or damage for anything shipped as freight or under a Bill of Lading;
4. property left unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property;
5. loss, theft or damage of items from an unattended motor vehicle, unless taken from a locked boot between 8am and 8pm local time and there is evidence of forced entry which is confirmed by a police report.

### Piste Closure

Section 4 - Cancellation, curtailment and rearrangement expenses is extended to include the following:

We will pay either:

1. the **insured person** an amount of £25 for each 24 hour period and up to a maximum of £250 in total if an **insured person** is not allowed to ski for a continuous period in excess of 12 hours due to lack of snowfall, too much snow or high winds, for as long as these conditions continue and which result in all ski-lifts and ski-schools at the **insured persons** ski-resort being closed, in a pre-booked winter sports resort which is over 1,000m above sea level. This section only covers the period December to March inclusive; or
2. the cost of extra transport or lift passes to let the **insured person** ski at another ski resort, up to £10 for each full 24 hour period (up to £250 in total).

Additional exclusions applicable to this extension

We will not pay for the following:

1. claims which are not substantiated by a report from the resort management;
2. piste closure which was in existence prior to **insured persons** arrival in the **insured persons** pre-booked ski resort; or
3. any school **journey** in the United Kingdom.

### Unused Ski Pack

Section 4 – Cancellation, curtailment and rearrangement expenses is extended to include the following:

If an **insured person** has to curtail their **journey** after it has begun because of the **insured person** sustaining **bodily injury** or **illness** we will pay up to £250 in total for losing part of the **insured persons** prepaid **ski pack**, if the **insured person** cannot recover the loss from anywhere else, and the **insured person** obtains written advice from a **medical practitioner** that the **insured person** cannot ski because of **bodily injury** or **illness** during the **journey**.

### Ski Definitions

The following definitions are added to the General definitions in the policy:

#### Winter Sports

ski-ing, snowboarding and ice-skating activities, except ski-racing, ski-jumping, ski-flying, ski-acrobatics and stunting, heli-skiing, ice hockey, or use of skeletons or bobsleighs. Cover also includes off-piste ski-ing (provided the **insured person** is supervised and there are no avalanche warnings).

#### Ski Equipment

skis, poles, boots and bindings, ski helmet, snowboards or ice skates

#### Ski Pack

Hired ski equipment, prepaid ski lift pass or prepaid ski school lessons.

**ENDORSEMENTS applicable to all Appendices****NS1 Permanent partial disablement**

If an **insured person** suffers **bodily injury** during the **period of insurance** resulting in the permanent and complete loss of use of that part of their body specified below **we** will pay **you** the percentage shown below of the **loss of limb or limbs** benefit specified in the schedule.

Permanent loss or loss of use of:		Left	Right
1.	a hip, knee or ankle	20%	20%
2.	a big toe	10%	10%
3.	any other toe	3%	3%
4.	a shoulder or elbow	20%	25%
5.	a wrist or thumb	15%	20%
6.	an index finger	10%	15%
7.	any other finger	6%	8%
8.	Removal of lower jaw by surgical operation	30%	
9.	Permanent facial disfigurement to an extent of not less than five square centimetres of scar tissue in the area from the hairline to and including the lower jaw and ears	10%	
10.	Loss of or damage to teeth and dentures – the cost of dental treatment or repair or replacement of dentures up to a maximum of:	2.5%	
11.	Fractured leg or foot with established non-union	20%	
12.	Fractured knee cap with established non-union	20%	
13.	Shortening of a leg by at least 3 centimetres	15%	

**Provisions**

1. Benefits 1-7 shall be reversed if the **insured person** is left-handed.
2. If more than one form of loss specified above is payable as a result of the same accident **we** will not pay **you** in total more than the **loss of limb or limb** benefit specified in the schedule.
3. If the **insured person** sustains any loss or loss of use not specified above, **we** will pay **you** an amount calculated by assessing the degree of loss against the above scale but without reference to their occupation.

If **we** pay **you** for the complete loss or loss of use of limb or limbs under the **loss of limb or limbs** benefit **we** will not pay **you** for loss of or loss of use of parts of those limbs.