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Travelcover for Schools Travel Insurance

Group Policy Schedule

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Policy Number:	UKBCHD35372	
The Group Policyholder:	The Governors of the North London Collegiate School, North London Collegiate School Enterprises Limited and Canons Enterprises Limited	
Address:	Canons Drive Edgware Middlesex HA8 7RJ	
Renewal Date:	31 March 2026	
Period of Insurance:	a) i) From: 31st March 2025 (the Start Date) ii) To: 30th March 2026 (both dates inclusive) cover will commence from 00.01 hours local standard time on the Start Date and will expire at 24.00 hours local standard time on 30th March 2026 b) Any subsequent period for which We shall agree to accept a renewal premium	
Period of Cover:	Cover in respect of each Insured Person will commence on the Start Date or the date which the Insured Person is advised by the Group Policyholder that their cover is operative if after the Start Date .	
Cover Applicable:	Geographical Limits:	Worldwide
	Winter Sports Extension:	Included
Premium (inclusive of Insurance Premium Tax at the applicable rate):	Total Premium	£5,506.41
	Insurance Premium Tax	£660.77
	Total Payable	£6,167.18
Applicable Policy Wording:	C1352/20 1024	
Date of issue:	02 April 2025	

Schedule of Benefits

Insured Persons

Category A	Any Pupil attending a Participating School under the jurisdiction of the Group Policyholder and any Pupil from a Non-Participating School who is authorised by the Group Policyholder to join a Journey .
Category B	Any schoolteacher and/or any accompanying person who is authorised by the Group Policyholder to undertake a Journey .
Category C	Any person authorised by the Group Policyholder to undertake a Journey on the business of a Participating School .

Effective Time

Whilst undertaking a **Journey**.

Section A. Injury

Item	Benefit Description	Benefit Amount Insured Persons	
		Cat. A	Cat. B & C
1	Accidental death	£5,000	£5,000
2	Loss of Sight in both eyes	£5,000	£5,000
3	Loss of Sight in one eye	£5,000	£5,000
4	Loss of limb (one or more)	£5,000	£5,000
5	Permanent Total Disablement	£25,000	£25,000
	Maximum Benefit Amount any one Accident under Items 2, 3, 4 and 5	£25,000	£25,000

Section B. Travel

Sub-Section	Item	Benefit Description	Excess	Benefit Amount Insured Persons	
				Cat. A	Cat. B & C
B1 Medical & other expenses	1	Medical Expenses outside the United Kingdom	£50#	Unlimited	Unlimited
	2	Coma outside Country of Domicile payable for up to 730 days	Nil	£100 per day	£100 per day
	3	Hospital Confinement outside Country of Domicile payable for up to 365 days	Nil	£75 per day	£75 per day
	4	Hotel Confinement outside Country of Domicile payable for up to 60 days	Nil	£50 per day	£50 per day
	5	Supplementary Travel, Childcare and Accommodation Expenses	Nil	Unlimited	Unlimited
	6	Repatriation Expenses	Nil	Unlimited	Unlimited
	7	Ongoing treatment following repatriation	Nil	£50,000	£50,000
	8	Search and Rescue Expenses	Nil	£50,000	£50,000
	9	Repatriation of Mortal Remains	Nil	Unlimited	Unlimited
	10	Pet care as a result of hospitalisation	Nil	Nil	£500

	11	Medical Expenses in the United Kingdom	Nil	£1,000	£1,000
	12	Funeral Expenses	Nil	Unlimited	Unlimited
	13	Dental Expenses on return to the United Kingdom	Nil	£1,000	£1,000
	13	Emergency Dental Expenses in the United Kingdom	Nil	£1,000	£1,000
	14	Childcare expenses as a result of Hospital Stay or Death	Nil	Nil	£1,000
		#Excess applies per Claim			

Sub-Section	Item	Benefit Description	Excess	Benefit Amount Insured Persons	
				Cat. A	Cat. B & C
B2 Personal Belongings & Business Equipment	1	Business Equipment	Nil	Nil	£6,000
	2	Personal Belongings	£50#	£3,000	£10,000
	3	Personal Belongings Delay	Nil	£100	£2,000
	4	Loss or Delay of Home Key or Car Keys	Nil	Nil	£1,000
	5	Repatriation of Personal Belongings	Nil	£5,000	£5,000
	6	Repatriation of Business Equipment	Nil	Nil	£5,000
		#Excess applies per Policyholder			

Sub-Section	Item	Benefit Description	Excess	Benefit Amount Insured Persons	
				Cat. A	Cat. B & C
B3 Money	1	Money	£50#	£1,500*	£5,000
	2	Financial Card and Cheque Misuse	Nil	£1,000	£5,000**
	3	Travel Documents	Nil	£3,000	£3,000
	4	Identity Theft Expenses	Nil	Nil	£3,000***
	5	Vehicle Rental Excess	Nil	Nil	£1,000
	6	Express Kidnapping	Nil	£10,000	£10,000
		#Excess applies per Policyholder			

*Reduced to £500 for Pupils under age 16 years
**Aggregate Limit per Period of Insurance £25,000
***Aggregate Limit per Period of Insurance £10,000

Sub-Section	Item	Benefit Description	Excess	Benefit Amount Insured Persons	
				Cat. A	Cat. B & C
B4 Disruption*	1	Cancellation	£75#	£5,000	£5,000
	2	Alteration of Itinerary or Curtailment	£50#	£5,000	£5,000
	3	Rearrangement	£50#	£5,000	£5,000

4	Replacement	£50#	Nil	£5,000
5	Missed Departure	Nil	£1,000**	£1,000**
6	Pet care following a delay of more than 24 hours	Nil	Nil	£300
7	Travel Delay payable after the first full 4 hours delay payable for each subsequent full 1 hour delay payable in the event of abandonment after at least 12 hours delay	Nil	£100 £25 per hour (maximum amount payable £250) Up to £2,000	£200 £50 per hour (maximum amount payable £500) Up to £2,000
8	Detention payable for up to 30 days	Nil	£100 per day	£100 per day
9	Event Participation	Nil	£30 per day (maximum amount payable £450 per trip)	£30 per day (maximum amount payable £450 per trip)
10	Pest control and fumigation	Nil	£500	£500
11	Seat Bumping	Nil	No benefit for delays of less than 4 hours. For delays of 4 hours or more £75 per hour (maximum amount payable £2,450)	No benefit for delays of less than 4 hours. For delays of 4 hours or more £75 per hour (maximum amount payable £2,450)
12	Seat Downgrade – Medical Condition	Nil	No benefit for delays of less than 4 hours. For delays of 4 hours or more £100	No benefit for delays of less than 4 hours. For delays of 4 hours or more £100

***Aggregate Limit** for this section per **Group Journey** is £150,000 #Excess applies per Claim

** Aggregate Limit for Missed Departure is £20,000

Sub-Section	Item	Benefit Description	Excess	Benefit Amount
B5 Serious Disruption	1	Evacuation, Alteration of Itinerary or Curtailment	£75#	Aggregate Limit £75,000
	2	Rearrangement	£75#	Aggregate Limit £75,000
	3	Replacement	£75#	Aggregate Limit £75,000
	4	Business Disruption – Hijack or Kidnap	Nil	£500 per day Up to 100 days
	5	Payment or Loss of Extortion or Ransom Monies or Expenses	Nil	Aggregate Limit £350,000
	6	Security Specialist Costs	Nil	Aggregate Limit £75,000

#Excess applies per Claim

Aggregate Limits for items under this section are per **Period of Insurance**

Sub-Section	Item	Benefit Description	Excess	Benefit Amount Insured Person	
				Cat. A	Cat. B & C
B6 Personal Liability	1	Personal Liability	Nil	£5,000,000	£5,000,000
Sub-Section	Item	Benefit Description	Excess	Benefit Amount Insured Person	
				Cat. A	Cat. B & C
B7 Winter Sports	1	Additional cost of travel to alternative resort	Nil	£30 per day (maximum amount payable £300 per trip)	£30 per day (maximum amount payable £300 per trip)
	2	Lack of snow	Nil	£45 per day (maximum amount payable £450 per trip)	£45 per day (maximum amount payable £450 per trip)
Sub-Section	Item	Benefit Description	Excess	Benefit Amount Insured Person	
				Cat. A	Cat. B & C
B8 Passenger Protection	1	Passenger Protection	Nil	£2,000	£2,000
Sub-Section	Item	Benefit Description	Excess	Benefit Amount Insured Person	
				Cat. A	Cat. B & C
B9 Assistance	1	Assistance Services	Nil	Unlimited	Unlimited
Section C. Legal Expenses					
Item	Benefit Description	Excess	Benefit Amount Insured Persons		
			Cat. A	Cat. B & C	
1	Legal Expenses	Nil	£75,000	£75,000	
2	Travel and Accommodation Expenses to attend court	Nil	£1,000	£1,000	
Section D. Crisis Management					
Item	Benefit Description	Excess	Maximum Benefit Amount		
1	Crisis Management	Nil	Limit per Crisis £75,000 Aggregate Limit £75,000		
Aggregate Limit under this section of cover is per Period of Insurance					

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