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Travelcover for Schools Travel Insurance

Group Policy Schedule

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Policy Number:	**UKBCHD35372**
The Group Policyholder:	The Abbey School Reading and Abbey Commercial Enterprises Limited
Address:	17 Kendrick Road Reading Berkshire RG1 5DZ
Renewal Date:	14 March 2027
Period of Insurance:	a) i) From: 14th March 2026 (the Start Date) ii) To: 13th March 2027 (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 January 2027 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 £4,446.41 Insurance Premium Tax £533.57 **Total Payable** £ 4,979.98
Applicable Policy Wording:	C1352/22 0126
Date of issue:	17 March 2026

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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