

School journey (including winter sports)

Application form and Summary of cover



This document contains an application (proposal) form and a summary of cover. We'll send you a summary of your trip as proof of coverage after accepting your application and receiving the payment. A separate full copy of the policy is available on request, or via the Zurich Municipal website www.zurich.co.uk/municipal.

 Please provide a full answer to every question. Where there is insufficient space to answer a question, please enclose additional sheets. In order to minimise delays and avoid unnecessary correspondence, please ensure the contact details of the person to whom confirmation of cover is to be sent to are provided and your application and premium are sent to us at least 10 days prior to departure. Please note that the completion and submission of this form does not bind you or us to enter into a contract of insurance.

You understand you must make a fair presentation of the risk to us when completing this form and at inception, renewal and whenever you request changes to your policy. It's important to share all relevant information about the policy without misrepresenting any facts. A material fact is one which would influence our acceptance or assessment of the risk. If you have any doubt about facts considered material, it is in your interest to disclose them.

If you do not make a fair presentation of the risk, the policy may be avoided, written on different terms or a higher premium may be charged, depending on the circumstances of failing to present the risk fairly.

School name (or other educational organisation)

Full postal address for communication

Telephone number

Name of responsible teacher

Telephone number

Email address

Full postal address of headquarters of winter sports trip/destination address

Area code of destination – insert 1, 2 or 3 (see below)

Trip duration days (both dates inclusive)

Departure date

D	D	M	M	Y	Y	Y	Y
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 Return date

D	D	M	M	Y	Y	Y	Y
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Party numbers: Pupils Responsible adults

	1	2	3
Area codes for destinations	England, Scotland, Wales, Northern Ireland (choose Area 2 if travelling from the Channel Islands or the Isle of Man)	Europe	Outside UK or Europe

Winter Sports activities

These fall into 2 categories:

Winter Sports – Standard (any age)

Any winter sports activity comprising:

- a) skiing, snowboarding, curling, skating, the use of ski-bobs and toboggans all to a standard appropriate to the Insured Person’s experience and training as judged by a qualified instructor
- b) transits by lifts and recognised paths to and from skiing, boarding or ski-bob pistes all under the supervision of qualified instructors or teachers
- c) unaccompanied use of nursery ski slopes or skating with the consent of a qualified instructor.

Winter Sports – Advanced (>18 years old only)

- a) Skiing and snowboarding including off-piste
- b) skating and the use of ski-bobs and toboggans
- c) transit by lifts.

Only where the Insured Person is:

- i) 18 years of age or over; and
- ii) qualified by training and experience to engage in such activities; and
- iii) accompanied by a guide or instructor when skiing or snowboarding off-piste.

Cover category split

Number of persons

Party members to whom only Standard cover and premiums will apply

Party members over 18, etc., for whom you require Advanced cover and premiums to apply

Premium calculation

Please note there is a minimum premium charge of £100.00 per trip. Premiums are inclusive of Insurance Premium Tax. Premiums are per person per day as follows:

Area code	1	2	3
Per person per day rate Standard Cover	£0.90	£1.60	£2.00
Per person per day rate Advanced Cover	£1.50	£3.00	£3.75

Please compile your premium here:

Area (1, 2 or 3)	No of persons	No of days	Premium
Standard			
Advanced			
	Total premium to be paid		

Data protection statement

Zurich takes the privacy and security of your personal information seriously. We collect, use and share your personal information so that we can provide policies and services that meet your insurance needs, in accordance with applicable data protection laws.

The type of personal information we will collect includes: basic personal information (i.e. name, address and date of birth), occupation and financial details, health and family information, claims and convictions information and where you have requested other individuals be included in the arrangement, personal information about those individuals.

We and our selected third parties will only collect and use personal information (i) where the processing is necessary in connection with providing a quotation and/or contract of insurance; (ii) to meet our legal or regulatory obligations; (iii) where you have provided the appropriate consent; (iv) for our 'legitimate interests'.

It is in our legitimate interests to collect personal information as it provides us with the information that we need to provide our services more effectively including providing information about our products and services. We will always ensure that we keep the amount of information collected and the extent of any processing to the absolute minimum to meet this legitimate interest.

A full copy of our data protection statement can be viewed via www.zurich.co.uk/dataprotection

How you can contact us

If you have any questions or queries about how we use your data, or require a paper copy of the statement, you can contact us via gbz.general.data.protection@uk.zurich.com or alternatively contact our Data Protection Officer at Zurich Insurance, Unity Place, 1 Carfax Close, Swindon, SN1 1AP.

Declaration

I/We declare that the statement and particulars in this proposal are true and complete. I/We have made a fair presentation of the risk and have not misrepresented or suppressed any material facts after full enquiry of relevant parties within my/our organisation. I/We agree to the contract of insurance being prepared using the information I/we have supplied in this form, along with any associated information I/we have supplied. I/We shall inform you of any material alteration to those facts and/or the information supplied before completion of the contract of insurance.

☐ Please tick the box to confirm that the data you have supplied is correct and we can use your data.

☐ Please confirm your acceptance of the quote (when it's generated) and indicate that you want to receive a policy number by ticking the box.

Summary of School Journey (including winter sports) cover

This is a summary of the significant features, benefits and limitations of the cover by Zurich Municipal's School Journey policy (including winter sports policy). The policy itself should be referred to for the full terms, definitions, conditions and exclusions. This may be obtained from Zurich Municipal.



Type of insurance and cover

The policy provides specified indemnity and benefits associated with winter sports trips for educational purposes and approved by the Policyholder. Other incidental activities enjoyed on the trip are automatically covered unless the specific subject of the Excluded Activities clause (see below).

Insurance applies to each individual pupil or teacher member of a school journey party (an "Insured") who is involved in full-time education, or adult helper or child accompanying them, authorised by the Policyholder. The maximum age is 70 years.

The policy covers any trip not exceeding 31 days in duration approved by the Policyholder. Trips that have also been insured automatically as part of a package travel arrangement are not eligible.

Two levels of cover apply according to age, experience, supervision and range of winter sports activities – see section below.

Cover starts when the Insured leave their normal place of residence until they return to it.

In respect of Cancellation insurance, cover commences on the date of the confirmed booking of the trip.



Significant features and benefits

The following is a summary of the main features of cover:

Event	Maximum Limit (per Insured unless stated otherwise)
Personal Accident Death, loss of sight/limb, hearing/speech (total) and permanent total disablement (from any occupation) Permanent partial disablement Temporary total disablement not exceeding 104 weeks (from any occupation): per week	£25,000 (Death reduced to £10,000 aged under 16) Up to £25,000 £100 (£25 aged under 16, from scholastic duty)
Overseas Medical Expenses Medical, travel and emergency repatriation expenses	£10,000,000
Search and Rescue Expenses Limit per event	£50,000 £100,000
Personal Property Valuables, electronic items, audio or visual, hired winter sports equipment (not insured by hire centre) Any single article Excess	£2,500 overall £750 in all £500 £50

Event	Maximum Limit (per Insured unless stated otherwise)
Personal Money All money in custody of responsible adult Excess	£500 £2,500 £50
Electronic Business Equipment Excess	£1,500 £100
Cancellation, Curtailment, Rearrangement and Replacement Expenses Limit per event Disruptive pupil expenses Travel delay (after 12 hours) Piste closure – insufficient snow	£3,000 £50,000 £3,000 £50 per 12 hours (£250 max) £300
Kidnap Consultants' Costs Aggregate limit Excluded territories	£250,000 £500,000 Afghanistan, Belarus, Colombia, Iraq, Israel and the Occupied Territories, Mexico, Nigeria, Pakistan, Russia, Somalia, Syria, Ukraine, Venezuela, Yemen
Political and Natural Disaster Evacuation Event limit	£5,000 per person £50,000
Legal Expenses	£25,000
Personal Liability	£5,000,000

Standard Extensions of Cover (Maximum limits as shown in the policy)	Significant Exclusions (applying to the whole policy)
Personal Accident • Dental injury expenses. • Funeral expenses following accidental death. • Benefit for permanent facial disfigurement. • Hijack and kidnap: cover continues for 12 months. Overseas Medical Expenses (etc.) • Premature Childbirth. • Supplementary Hospital Expenses (on return to UK). Personal Property • Delayed Baggage, etc. • Passport or Visa Indemnity and Assistance. Money • Cover applies 72 hrs pre – and post-trip. • Emergency Cash Replacement. Cancellation, etc. • Pre-existing circumstances (transport failure, strikes, natural catastrophe). • Disinclination to travel. Political and Natural Disaster Evacuation • Emergency Accommodation Expenses. Assistance and Security Services • See separate section below.	Age Limitation • 70 years. Substance Abuse or Self-Injury • Drug or alcohol abuse. • Suicide or self-injury. War • Within the United Kingdom. Dangerous or Unsettled Areas • Travel to destinations where at the time of booking or departure the Foreign, Commonwealth & Development Office (FCDO) advises against travel. Travel or Intention to Travel Against Medical Advice • See separate note below. Excluded Activities • Aerial pursuits (see policy). • Caving (using caving equipment). • Diving (using external breathing apparatus). • Hiking, trekking or mountaineering (>3000m). • Motor cycling. • Mountaineering or rock climbing (using ropes or guides). • Racing of any kind (other than on foot). • Water pursuits (jet skiing or white water rafting). • Winter sports activity defined Winter Sports – Advanced unless the Insured qualifies (see below). • Any winter sports not defined as Winter Sports – Standard or Winter Sports – Advanced.



Other Provisions

Conditions

- There are conditions about required standards of proficiency for participation in and supervision of hazardous activities and conditions about safety equipment for use with water based activities.
- Safety helmets to be worn by all under-18s for winter sports.
- There are a number of obligations on the Insured relating to their conduct in the event of a claim or for reporting of losses to the Police. Attention is also drawn to the guidance on travelling against medical advice.



Claim Notification

If you want to make a claim, please contact the Policyholder at their address. Claims are to be notified as soon as possible, with full details to be provided within 30 days of the claim (7 days in respect of riot or malicious damage) including supporting evidence in writing. The Police must be notified as soon as possible in the event of theft or malicious damage.



Insurance Act 2015

This policy is compliant with the principles of the Insurance Act 2015 law reforms. It also incorporates an 'opt-out' which aims to promote good customer outcomes. We have opted out of the 'proportionate reduction of claim remedy' available to insurers under the Act. This means that in cases of non-disclosure or misrepresentation which are neither deliberate nor reckless, if we would have charged an additional premium had we known the relevant facts, we will charge that premium and pay any claims in full rather than reducing claims payments in proportion to the amount of premium that would have been charged.

We believe that our 'additional premium approach' should, in most situations, be more favourable to our customers when compared to the proportionate reduction of claim remedy. Our additional premium approach does not affect our right to apply the other remedies available under the Act for non-disclosure or misrepresentation.



Cancellation Rights

This policy does not entitle any party to a cooling-off period.



Our complaints procedure

We are committed to providing a high level of customer service. If you do not feel we have delivered this, we would welcome the opportunity to put things right for you.

Many concerns can be resolved straight away. Therefore in the first instance, please get in touch with your usual contact at Zurich as they will generally be able to provide you with a prompt response to your satisfaction. Contact details will be provided on correspondence that we or our representatives have sent you.

If we can resolve your complaint to your satisfaction within the first few days of receipt, we will do so. Otherwise, we will keep you updated with progress and will provide you with our decision as quickly as possible.

If you are not happy with the outcome of your complaint, you may be able to ask the Financial Ombudsman Service to review your case.

We will let you know if we believe the ombudsman service can consider your complaint when we provide you with our decision. The service they provide is free and impartial, but you would need to contact them within 6 months of the date of our decision.

More information about the ombudsman and the type of complaints they can review is available via their website www.financial-ombudsman.org.uk.

You can also contact them as follows:

Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Telephone: 08000 234567 (free on mobile phones and landlines)

Email: complaint.info@financial-ombudsman.org.uk

If the Financial Ombudsman Service is unable to consider your complaint, you may wish to obtain advice from the Citizens Advice Bureau or seek legal advice.



The Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available on www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.

Assistance and Security Services: Zurich Travel Assistance (ZTA) +44 (0)1489 868 888 and www.zurich.co.uk/municipal/en-gb/insurance-products/travel-assistance

Please note these services are provided on the Insurer's behalf by third parties who are contracted to the Insurer.

Medical and Other Assistance

- 24 hour helpline.
- Medical Staff for hospital/treatment referrals and advice.
- Emergency medical supplies.
- Air ambulance.
- Direct billing with hospitals and clinics.
- Emergency travel assistance for friends/relatives visiting sick/injured Insured.
- Emergency cash advance
- Emergency message communication.
- Lost ticket and baggage location.
- Travel advice and online information.
- Legal referral (English speaking lawyers).
- Rented vehicle return where Insured is incapacitated.

Security Assistance

- Emergency response to life-threatening situations, kidnap, attack, missing persons, etc.
- Daily news subscription (worldwide threats and potential hotspots).
- Travel security advice website.
- Travel safety and security briefings for higher risk destinations.

Important Notes: Passports, Travel Against Medical Advice and Compulsory Contacting of ZTA



Passports

We recommend that a copy of the passport header page be taken on a journey. Loss of passport is the most common mishap to befall UK travellers and a copy assists with emergency replacement.



Travelling or intending to travel against medical advice

In line with many travel insurance policies, this policy has an exclusion of “travel against medical advice”.

We strongly recommend that if there is any doubt over a current or recent medical condition that the insured person visits their doctor to ensure they are fit to travel and are not invalidating their cover. This will help to avoid potential difficulties should the need to claim arise later for cancellation or sickness happening during the trip.

“Fit to travel” implies that during the trip the medical condition is unlikely to create the need for medical attention or other additional costs such as emergency evacuation or visit of a relative that would ordinarily qualify as a claim under the policy.

The insured person should obtain a written statement from their GP or other medical practitioner at most 7 days before the trip starts stating that they are fit to travel having regard to:

- the condition itself; and
- the following features of the trip:
 - destination, activities, duration, methods of travel.

The insured person should tell the medical professional that the required statement is for specific insurance purposes and that it may be relied upon to substantiate the validity of a claim should it later need to be made.

Where a trip is booked (incurring non-refundable expenses) a considerable time before the departure date, it is prudent to consider an additional earlier consultation with the medical professional to obtain a similar statement. This is in case a medical condition being experienced at the time of booking worsens to cause cancellation of the trip before departure, and the need for a Cancellation claim to be made.



Compulsory Contact of ZTA

Please note that certain events for which assistance may be required or claims paid must be handled through ZTA:

- In-patient hospital treatment.
- Emergency Repatriation Expenses.
- Kidnap.
- Political or Natural Disaster Evacuation.

Zurich Municipal is a trading name of Zurich Insurance Company Ltd

A public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

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