

INTO FREE INSURANCE FOR SCHOOL TOURS

School Outings, Tours And Educational Visits. **All INTO members should inform Northern Office in writing in advance of any school trip.**

LEGAL LIABILITY

Teachers, who take pupils on school outings, whether at home or abroad, assume heavy responsibilities for the care and conduct of pupils in their charge. Legal liability exists for injury to pupils or third parties where negligence can be established. INTO members are automatically insured against such risks whether the outings are at home or overseas.

PERSONAL ACCIDENT

INTO members on school outings are given the following insurance cover by the Organisation:

Compensation: Accidental bodily injury sustained during an outing, including sea and air travel

Benefit:

- Death £2,000
- Loss of one or more eyes or limbs £2,000
- Temporary total disablement £20 per week (max. 104 weeks)

Medical and Associated Expenses up to £100,000

- (i) Cost of medical, surgical, massage and emergency dental treatment, hospital, nursing home, additional travel and rescue expenses (including repatriation) necessarily incurred arising from accidental bodily injury, sickness or hijack during an outing. The cover also includes additional accommodation and travelling expenses necessarily incurred by any relative or friend who is required on medical advice to travel to or remain with or escort a member who is the subject of a claim.
- (ii) Cost of funeral expenses and transport of body or ashes in the event of death.
- (iii) Worldwide Medical Emergency Service operated by **WORLDWIDE ASSISTANCE LTD.** This facility should be used only where a genuine emergency situation arises. **In the case of serious sickness or accident involving serious injury to any member while on a school trip overseas, Worldwide Assistance Ltd, should be informed as quickly as possible (immediately in the event of hospitalisation) that the member is insured by Norwich Union. Telephone (UK) 44 71 537 9111:** with the enquiry and make necessary arrangements. A card, containing the above telephone numbers will be issued on request to a member going abroad on a school trip.

Exclusions:

1. Motorcycling, mountaineering, racing of any kind, winter sports, skin diving and pot holing, motor rallies and motor competitions.
2. Bodily injury sustained or sickness due wholly or partly to the effects of intoxicating drink or drugs.
3. Suicide or attempted suicide.
4. Journeys undertaken against medical advice, and the cost of medication known to be required during an insured journey.
5. War risks.
6. Any outing commencing after there has been a warning that a strike, riot or civil commotion is likely to occur during the period of the outing.
7. Telephone calls except calls to Worldwide Assistance Ltd.

BAGGAGE

Accidental loss of or damage to baggage (including clothing and other articles carried on the member) up to a maximum of £1000 but excluding any article of a greater value than £500. Reasonable expenses incurred in purchasing essential replacement clothing and toiletries up to a maximum of £350 due to delay of at least 12 hours in delivery of baggage.

Exclusions:

1. Money, credit cards, stamps, tickets, documents, vouchers, contact and corneal lenses.
2. The first £30.00 of each and every claim, except for delayed baggage.
3. Valuables left unattended while away from the insured's personal accommodation.
4. Video cameras, camcorders, audio equipment, cassette tapes or compact discs.
5. Loss or damage arising from confiscation, delay, wear and tear.
6. Theft from unattended vehicles except from a locked luggage boot or locked glove compartment following forcible and violent entry, such theft being reported to the police within 24 hours of discovery.

NOTES

1. Members who wish to avail of the personal accident and baggage insurance cover must give prior notice in writing to the Northern Secretary, **INTO, 23 College Gardens, Belfast**, giving details as to the nature of the outing and dates of travel. Outings for less than one school day are not covered by the personal accident and baggage insurance scheme, but legal liability cover is given automatically.
2. Full details of any claim arising under this special arrangement must be notified immediately to the Northern Secretary.
3. If, on account of any delay in public transport or delay outside the member's control, the journey is extended beyond the period originally notified, free full cover for the member will be continued until return home.
4. The insurance of pupils is a matter for the school authorities.

July 1996