



Personal Accident & Travel Insurance Group Policy

Policy Number: 0010529649

**American International Group UK Limited
SPECIALTY MARKETS**



Group Policy Schedule (RENEWAL)

Group Policy Wording Applicable – AHSU0787 (Council Policy Wording 0720) JULY 20

American International Group UK Limited		Policy Number: 0010529649
Group policyholder	A. Buckinghamshire County Council B. Participating establishments	
Address:		
Period of insurance:		Premium & Insurance Premium Tax (IPT) @ 12.00%
start date of cover: 01 September 2025	And for any subsequent period for which a premium is paid and accepted.	██████████ ██████████
To: 31 August 2026		██████████ ██████████
Renewal Date: 01 September 2026		██████████ ██████████
		Calculated in accordance with rates agreed between American International Group UK Limited and the group policyholder and paid to American International Group UK Limited by the group policyholder .
any one accident limit	£ 10,000,000	
scheduled aircraft accumulation limit	£ 5,000,000	
non-scheduled aircraft accumulation limit	£ 5,000,000	
Silver Plan	Operative	
Gold Plan	Inoperative	
Table of Benefits B (On-Site Cover)	Inoperative	

Table of Benefits A	
Insured persons	
Category A	Any pupil enrolled at a participating establishment .
Category B	Any employee of a participating establishment .
Category C	Any adult who is acting in a supervisory capacity as a volunteer, assistant or helper and is authorised by a participating establishment .
Category D	Any child other than as described in Category A that is authorised by a participating establishment to undertake a trip .

Operative time
<p>Whilst an insured person is undertaking an organised trip (including exchange visits and work experience placements) with the authorisation of the participating establishment and involving travel outside the boundaries of the participating establishment's premises.</p> <p>Cover commences from the time of departure from the insured person's place of residence or the boundaries of the participating establishment's premises, whichever is left last, until arrival back at the insured person's place of residence or the participating establishment's premises, whichever is reached first upon completion of the trip.</p> <p>A trip will not include travel outside of the boundaries of the participating establishment's premises from one site to another where the participating establishment has a split site or campus.</p> <p>A trip will include travel undertaken solely by employees whilst on the business of the group policyholder but will not include travel by other authorised adults unless it is for the purpose of assessing or managing future trips to be undertaken by pupils.</p> <p>Cover for cancellation under Section B4 commences when the trip is booked during the period of insurance. Cover under all other sections of the policy commences when the insured person departs for a trip during the period of insurance.</p>

Table of Benefits A (continued)				
Section	Item	Description	Sum insured Silver Plan	Sum insured Gold Plan
A	1	Death*	£30,000	£60,000
	2	Loss of sight in one eye or loss of limb (one)	£30,000	£60,000
	3a	Loss of sight in both eyes or loss of limbs (two or more), or loss of sight in one eye and loss of limb (one)	£30,000	£60,000
	3b	Loss of speech	£30,000	£60,000
	3c(i)	Loss of hearing in both ears	£30,000	£60,000
	3c(ii)	Loss of hearing in one ear	25% of 3c(i)	25% of 3c(i)
	4	Permanent partial disability	Up to £30,000	Up to £60,000
	5	Temporary total disability (Categories B & C only **) Deferment period nil Benefit Period 52 weeks	£50.00 per week	
6	Hospitalisation payable for up to 182 days	£35.00 per day		
7	Dental treatment	Up to £1,500		
	8	Accident medical expenses incurred in connection with a valid claim under items 1- 4 of the policy not exceeding 15% of the compensation paid under items 1 - 4 or 30% under item 5, whichever is the greater, but subject to a maximum of £15,000 per person.		
*Death benefit is reduced to £10,000 in respect of any pupil or accompanying person under the age of 18 years. ** Refer to Insured Persons defined category in the Table of Benefits A				
Section	Item	Description	Sum Insured	Excess
B	1.1	Medical, Hospitalisation and Emergency Travel Expenses	Unlimited	Nil
	1.2	Repatriation Expenses	Unlimited	Nil
	1.3	On-going Medical Treatment	Up to £10,000	Nil
	1.4	Emergency Travel Expenses in the United Kingdom	Up to £10,000	Nil
	2	Assistance	Unlimited	Nil
	3	Search and Rescue	Up to £25,000	Nil
	4a	Cancellation, Curtailment, Disruption & Replacement	Up to £5,000	Nil
	4b	Travel Delay	£25 per hour up to £150	4 hours
	4c	Missed Departure	Up to £2,500	Nil
	5	Personal Property	Up to £2,500	Nil
	6	Money	Up to £1,000	Nil
7	Winter Sports		Nil	
	- Ski Hire	Up to £250	Nil	
	- Ski Pass	Up to £250	Nil	
	- Piste Closure	Up to £250	Nil	
8	Legal Expenses	Up to £50,000	Nil	
9	Personal Liability (Limit of Liability)	£2,000,000	Nil	
10	Hi-jack, Kidnap or Hostage	Up to £15,000	Nil	
	Kidnap for Ransom Consultants Costs	INCLUDED	Nil	
11	Political Evacuation	Up to £50,000	Nil	
C		Crisis Management	£50,000	
D		Virtual Medical Care	Unlimited	

Table of Benefits B - INOPERATIVE

(Operative for a participating establishment that has paid the required premium)

Insured persons	
Category A	Any pupil enrolled at the participating establishment .
Category B	Any adult who is acting in a supervisory capacity as a volunteer, assistant or helper and is authorised by the participating establishment .
Operative time	
Category A	Whilst the insured person is within the boundaries of the participating establishment's premises with the permission of the participating establishment and involved in activities that are in relation to their studies, occupation or assisting in such activities and including travel directly to and from the insured person's home address and the participating establishment . Travel outside of the boundaries of the participating establishment's premises from one site to another where the participating establishment has a split site or campus is included.
Category B	Whilst supervising pupils when they are walking, or travelling by other means, in an organised group directly to and from their home address, or point of assembly, and the participating establishment .

Section	Item	Description	Sum insured Silver Plan	Sum insured Gold plan
A	1	Death*	Nil	Nil
	2	Loss of sight in one eye or loss of limb (one)	Nil	Nil
	3a	Loss of sight in both eyes or loss of limbs (two or more), or loss of sight in one eye and loss of limb (one)	Nil	Nil
	3b	Loss of speech	Nil	Nil
	3c(i)	Loss of hearing in both ears	Nil	Nil
	3c(ii)	Loss of hearing in one ear	Nil	Nil
	4	Permanent partial disability	Nil	Nil
	5	Temporary total disability (Categories B only **) Deferment period nil Benefit Period 52 weeks		Nil
6	Hospitalisation payable for up to 182 days		Nil	
7	Dental treatment		Nil	
	8	Accident medical expenses incurred in connection with a valid claim under items 1- 4 of the policy not exceeding 15% of the compensation paid under items 1 - 4 but subject to a maximum of £15,000 per person.		
<p>*Death benefit reduced to £10,000 in respect of any pupil or accompanying person under the age of 18 years. ** Refer to Insured Persons defined category in the Table of Benefits B</p>				

A&HGPA2

Special

It is hereby noted and agreed where an adult is in possession of a child's money, the Personal Money limit shall be increased to £2,500.

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Special

It is hereby noted and agreed that the following group of people is added to the list of Insured Persons under Table of Benefits A as follows:

Participants undertaking trip by Youth Clubs as authorised by the Insured.

Participants undertaking Day Trips organised by the Insured and under the auspices of the Council. (eg Foster Care, Family Services)

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