



Summary of Cover

**Bracknell Forest Borough Council
School Journeys Cover
1 April 2020 – 31 March 2021
Policy Number: UKBOPD13418**

Here is a summary of the Cover provided by the Policy, which is underwritten by Chubb Insurance Company of Europe SE (referred to herein as Chubb) through Marsh.

Chubb Insurance Company of Europe SE are authorised and regulated by the Financial Services Authority and their registered office is 106 Fenchurch Street, London EC3M 5NB, England. Telephone: +44 (0) 20 7956 5000 Facsimile: +44 (0) 20 7956 5900. A European company incorporated in England & Wales registered under company number SE13.

A full copy of the Policy is available on request from: Insurance Section, Bracknell Forest Council, Time Square, Market Street, Bracknell, RG12 1JD. Tel 01344 352221.

WHAT COVER DO I GET?

The policy provides Personal Accident and Travel benefits whilst on a trip authorised by Bracknell Forest Borough Council or a School.

SIGNIFICANT BENEFITS

	Sum Insured Up To	Excess
Personal Accident	£20,000*	£35
Temporary Total Disablement	£20 per week	7 days
Medical Expenses	Unlimited	£35
Repatriation Expenses	included in Medical Expenses	
Personal Property	£5,000	£35
Single Article Limit	£1,000	£35
Money	£2,000	£35
Cancellation, Curtailment, Rearrangement and Replacement Expenses	£10,000	£35
Legal Expenses	£50,000	£35
Personal Liability	£5,000,000	Nil

* Sum insured reduced to £7,500 in respect of persons aged under 16 for Accidental Death

CHUBB ASSISTANCE

The cover provided under your policy includes a range of Medical and Travel Assistance services, supported by a 24 Hour Emergency Helpline. In the event that you require assistance, the Emergency Helpline can be contacted by telephone or e-mail:

Telephone Number +44 (0)20 3305 8243

E-Mail Address medicalassistance@chubb.com

The services provided include:

Medical Advice,
Repatriation
Medical Referral
Emergency Medical Supplies
Direct Billing

When contacting Chubb Assistance, please make sure you have the following information available:

The telephone or facsimile number that you can be contacted on
The address where you are located abroad
The nature of the emergency or the assistance required
The policy number (64814948)

WHAT IS THE LAW THAT GOVERNS THIS POLICY?

This Policy shall be governed by and construed in accordance with, English law.

CAN I CANCEL THE COVER?

Only Bracknell Forest Borough Council have rights of cancellation. No rights of cancellation exist for individuals.

SIGNIFICANT EXCLUSIONS

The following activities may invalidate your cover under the policy. Please see the policy document for full details:

- war
- reaching 80 years of age
- flying an aeroplane
- travelling against the advice of a medical practitioner or travelling for the purposes of receiving medical treatment
- travel to Afghanistan, Iraq, Cuba and Iran without prior notification to and acceptance by Chubb
- committing or attempting to commit suicide or intentionally inflicting self injury
- Repatriation Expenses incurred without the prior approval of Chubb Assistance
- dental or optical expenses unless incurred as the result of an emergency
- loss not reported to the police, transport carrier or other authority within 48 hours of discovery and a report obtained (Personal Property only)
- ski equipment if left unattended in place where the public have access or left in an unattended motor vehicle (Personal Property only)
- loss of Money from any unattended vehicle unless the Money was out of sight in a locked compartment (money only)

HOW DO I CLAIM?

In the event of any circumstances which could give rise to a claim you should give notice to Chubb as soon as reasonably possible to:
Insurance Section, Bracknell Forest Council, Time Square, Market Street, Bracknell, RG12 1JD. Tel 01344 352221.

WHAT IF I HAVE A COMPLAINT?

If you are unhappy with Chubb's service or have cause for complaint, they should contact: The Manager, Accident and Health Department, Chubb Insurance Company of Europe SE., 106 Fenchurch Street, London EC3M 5NB, Telephone 0207 956 5000, quoting full policy details.

If Chubb is unable to resolve your complaint to your satisfaction, you may be entitled to refer the matter to the Financial Ombudsman Service (FOS), South Quay Plaza, 183 Marsh Wall, London E14 9SR, Telephone 0845 080 1800. Email: enquiries@financial-ombudsman.org.uk. Referring the matter to the FOS will not affect the Insured or the Insured Person's legal rights to take action against the Company.

WHAT IF CHUBB ARE UNABLE TO MEET MY CLAIM?

The Company is covered by the Financial Services Compensation Scheme. The Insured or Insured Person may be entitled to compensation should Chubb be unable to meet its financial obligations. Their contact details are: Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, 1 Portsoken Street, London E1 8BN, Telephone 0207 892 7300. Web site: www.fscs.org.uk.