

# 10. School Journeys

As of 1 April 2014 Wiltshire Council took out an additional policy covering trips outside of school for educational purposes of up to 31 days.

## **Cover**

This policy applies to each individual pupil, teacher, adult helper or child whilst on any trip or excursion for educational purposes (including exchange visits and work experience placements) not exceeding 31 days.

The maximum age is 70 years.

Day trips (no overnight stay): cover starts when Insured leave the school boundaries, and return to them.

Overnight trips: 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.

Examples of claims include:-

- Personal accident cover – a cash sum for accidental bodily injury causing death, loss of sight or limbs or permanent disablement. In the event of death, a lower sum is payable for persons under 18 years old.
- Medical and associated expenses – the cost of medical treatment and associated expenses arising from accident or illness outside the United Kingdom. This will include additional hotel and travel costs incurred in getting you back home following illness or injury or in the event of death the transportation of a body or ashes.
- Personal effects and money up to certain limits. In the event of baggage not arriving at the outward destination within a certain time of you arriving, the cost of essential items of toiletry and clothing up to the maximum stated in the policy documents.
- Cancellation Charges.

## **Public Liability**

Whilst on a school trip, the **public liability** policy also covers your school's actions.

To remind you about public liability, here is an extract from the public liability section;-

*"This insures your schools legal liability for: -*

- *Loss of or damage to third party property and*
- *Death of or injury of disease to third parties and employees happening in connection with the activities of the Council.*

*This means that if you are responsible as a school for damaging someone's property or if there is an accident in the school and somebody is injured, the Councils public liability would deal with any claim made. This does not mean there will be automatic compensation, as the injured party must establish that the Council has been negligent in some way"*

It does not matter where the pupil is, as long as a pupil is in your custody or control, the Council is responsible for that pupil. The Council are in "*loco parentis*" (in place of the parents) and must take all reasonable care as would a parent. If a claim is brought against the Council, negligence on the Authority would have to be shown before any payment of compensation would be paid. (Please see the Public Liability section regarding claims).