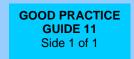


GOOD PRACTICE GUIDE SUMMARY OF INSURANCE OFFERED BY ORKNEY ISLANDS COUNCIL GP 11



Standard Insurance Cover (No additional cost incurred to excursion)

Public Liability - Limit of Indemnity £25,000,000

Personal Accident - restricted to school activities only

- Death

(Under 18 years and who are still in full-time education) £7,500

The Council does not arrange insurance cover for employees or pupils' personal possessions.

Additional School Journey Cover (Additional cost incurred to excursion)

- 1. Cancellation and other expenses
 - Limit of indemnity in respect of any one Insured £5,000
- 2. Personal Accident
 - Death

(Under 18 years and who are still in full-time education) £7,500

- Temporary Total Disablement

Scholastic duties for a Person Insured aged under 18 years £5 per week

3. Medical and associated expenses

 Limit any one Insured 	£500,000

4. Personal effects and money

- Any one article or pair or set of articles	£1,500
- All money	£500
- All money in the custody of a responsible adult	£2,500
- All property insured	£1,500

- 5. Legal Liability
 - Any one claim £2,000,000
 - It is a condition of the Council's insurance that all reasonable steps are taken to prevent accident, loss, damage, destruction or expense and to recover property lost or stolen.
 - A full copy of the policy wording and schedule can be provided, should you require further information please contact your school for details.
 - This is the basis of the cover for the period 1 April 2013 31 March 2014, and may be subject to alteration.

				Winter
			Winter	Sports
			Sports	(Standard
EXCURSIONS	Standard	Hazardous	(Limited)	Cover)
United Kingdom	£0.27	£0.54	£1.52	£1.52
Europe	£0.48	£0.96	£2.13	£3.88
Elsewhere in the World	£0.74	£1.48	£2.52	£4.42

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