



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.

EXCURSIONS	Standard	Hazardous	Winter Sports (Limited)	Winter Sports (Standard 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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