



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 16 years and who are still in full-time education)	£10,000
	- Death	
	(Over 16 years and who are still in full-time education)	£100,000
	- Temporary Total Disablement	
	Scholastic duties for a Person Insured aged under 16 years	£25 per week
	- Temporary Total Disablement	
	Scholastic duties for a Person Insured aged over 16 years	£100 per week
3.	Medical and associated expenses	
	- Limit any one Insured	£10,000,000
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	£2,500
5.	Legal Liability	
	- Any one claim	£5,000,000

- 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 2015 – 31 March 2016, 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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