

NCC Travel Insurance

Insured: All Authorised Members of Trips
Geographical Limits: Worldwide
Effective Dates: 1st April 2014– 31st March 2015

Section 1 – Cancellation & Other Expenses

Limit per person £1,000

Where the journey is cancelled or if, after it commences, extra travel or accommodation expenses are incurred because of an event beyond the control of the Insured.

Section 2 - Medical & Associated Expenses

Limit per person £1,000,000 - Worldwide

Limit per person £250,000 - Europe

If the Insured falls sick or sustains injury, which requires hospital, medical, surgical or nursing attention Norfolk County Council will pay for reasonable and necessary costs incurred **outside** the United Kingdom and the Isle of Man including where appropriate transportation of relatives and/or funeral expenses.

Speciality Assist Limited - Emergency Medical Assistance

Emergency Contact Telephone Number: +44 (0)20 8669 9292

In case of accident to or sickness of any Person Insured and urgent medical advice or assistance being required Norfolk County Council has arranged for the services provided by Speciality Assist Limited to be available. The more important facilities provided under this arrangement are detailed on the certificate of Insurance together with guidance on the information required when using this service.

Section 3 – Personal Accident

If the Insured person is injured by violent, accidental, external and visible means the Council will pay the following amounts

Death of the Insured

Under 18 years of age

£3,500

18 years or over

£20,000

Loss of or loss of use of limbs or eyes or permanent total/partial disablement: - please contact NCC Risk & Insurance for details of amounts payable.

Exceptions:

- All air travel except as a passenger in a licensed passenger carrying aircraft or on authorised Combined Cadet Force or Air Training Corps flying activities.

Section 4 – Personal Effects & Money

Limit per person £1,500

Should any of the Insured's luggage, clothing, personal effects or money taken, worn or carried on the journey be lost, stolen, damaged or destroyed Norfolk County Council will pay the cost of replacement or repair up to:

- £250 for any one item
- £400 for money
- £1,500 in total.

Excess (All Sections)

£15 Each and every Claim

Main exceptions:

No payment will be made for:

- Contact lenses.
- Fragile or brittle articles.
- Atmospheric or climatic conditions.
- **Losses not reported to the Police within 24 hours of discovery.**

Section 5 – Legal Liability

Limit any one event £1,000,000

Norfolk County Council will indemnify the Insured in respect of any liability at law for accidental injury to persons or accidental damage to or loss of property excluding persons who are members of the Insured's family and their property and excluding property which is under the Insured's control.

General Exceptions

1. The insurance does not cover any loss arising directly or indirectly from or contributed to or by:-

Intoxication of or the illegal use of drugs by the Insured, or deliberate exposure to unnecessary danger, except in an attempt to save human life.

Mountain rescue:

Expenses will be paid for specialist mountain rescue ONLY if there has been an injury to a member or members of the authorised party. The insurance cover will NOT pay for the recovery of the party due to poor navigation.

General Conditions

1. The insurance commences from the date on which the County Council's Insurance Section receives instruction to insure so far as Section 1 is concerned and from the time the Insured leaves home to join up with the party so far as all the other Sections are concerned. The insurance will end when the Insured arrives home after the journey provided that at both beginning and end of the period any travel between home and address and the assembly /dispersal point is direct.
2. It is a condition that at the time the insurance is arranged the Insured is not aware of any circumstances likely to cause cancellation; delay or curtailment of the journey and at the time of commencement of the journey is in good health and is not travelling contrary to medical advice. Pre existing illnesses should be reported to the trip organiser before commencement of travel. A medical certificate must be produced when illness causes cancellation - reasonable costs charged by a Surgery for provision of this certificate will be reimbursed.
3. It is required that the Insured will take all reasonable steps to avoid accidents, losses and expenses and recover property lost or stolen (Losses must be reported to the police within 24 hours of the loss). In the event of a claim under any Section a claim form must be completed and submitted to Norfolk County Council within 28 days of the incident and any assistance or written proof supplied if requested. Documentary evidence of all expenses incurred must be provided. In the event of Medical Assistance abroad Norfolk County Council and Speciality Assist Ltd should be contacted immediately.
4. No admission of liability, waiver of rights or promise of payment is to be made by the Insured to any other party without Norfolk County Council's written consent.

You are strongly recommended to obtain a European Health Insurance card (EHIC) for journeys abroad to take full advantage of E.E.C. reciprocal arrangements. The necessary forms (to be completed before the journey commences) can be obtained from your local Post office or Online. If the cost of medical treatment is reduced by the use of an EHIC the £15 deduction under Section 2 will not be applied.

CERTIFICATE OF TRAVEL INSURANCE

Insured	Norfolk County Council, Community, VA and Foundation Schools
Policy No	NCCTRAV1314
Insurer	Norfolk County Council
Limit Of Indemnity	As Per Policy Schedule
Commencement Of Cover	1 st April 2014
Date of Expiry	31 st March 2015
Deductible	£15 (Not Applicable to Deposit Claims)
Cover	Cancellation/Other Expenses Medical and Associated Expenses Personal Accident Personal Effects/Money Legal Liability



Emergency Medical Cover
Speciality Assist Ltd
NCC Emergency Contact
(Not 24Hr Coverage)

Emergency Contact
Telephone Number:
+44 (0)20 8669 9292
(01603) 222989
(44) 07769 724841

Authorised Signatory



Mandy Knowlton-Rayner - Insurance Manager
Insurance – FES
Ground Floor, County Hall Annexe
Martineau Lane
Norwich
NR1 2UE

Insurance Enquiries 01603 224375
insurance@norfolk.gov.uk

GUIDANCE ON CONTACTING SPECIALITY ASSIST

**Emergency Contact
Telephone Number:
+44 (0)20 8669 9292**



When calling Specialty advise us you are insured under the Norfolk County Council Travel Scheme and if possible have the following information ready to give:-

- A contact telephone number
- Name and age/DOB of patient if known
- School Name
- Location of hospital and doctor's telephone number
- The medical problem
- Travel Dates.

We will ask for further information but this can be obtained later if not available on the initial call.

- Patients full Home address
- Hotel/Accommodation contact details
- Method of travel (Coach, Train, Flight)
- Flight details (if applicable)
- Airports flown to and from (If applicable)
- Patients GP details

All repatriations are based on medical information; our doctor will speak to the treating doctor (or evaluate medical reports) to find out the problem and then can make his recommendations as to how and when the patient can be transported home

Specialty's Dr is Aero medically trained as there is a big difference in being on the ground to being in the air.

Sometime patients cannot fly for a given period of time has elapsed, this for the wellbeing of the patient and also adhering to airline regulations.

Patients will with some airlines (low cost & charter) require a *Fit to Fly Certificate* from the treating doctor. Reason being these airlines do not have medical departments so this protects them from transferring patients that have been injured or ill.

The major airlines require us to complete a medical form which then is shown to the airline doctor to approve.

Most charter/low cost airlines will not put Oxygen on flights if the patient requires it, all low cost/charter flights will not take stretchers on board, nor do they have business class seats.

All medically escorted repatriations take place in business class seats so that should there be a problem the escort (Dr or Nurse) can 'work' on the patient (In economy this is not achievable)

FAQ's

'I am not feeling well can you get me a flight home now?'

No, unless you have been seen by a Local Dr and it is agreed it is **medically necessary** for you to return. Most patients are treated locally, recover then come home.

'Can you get me home as the hospital doesn't speak English?'

No, we have language speakers to help you and translate. Drs treat hundreds of patients each year and do not speak the same language.

'Who will pay the medical cost?'

We will. We issue guarantees to hospitals/clinics or arrange a for a copy of the EHIC to be sent

'Will my insurance pay for an Air Ambulance?'

Yes. The policy will provide what ever is **medically necessary**. Most repatriations are by commercial airlines. Air Ambulances are used if a patient requires stretcher repatriation and there is no availability or the patient is very poorly and requires intensive care to be flown home.

'Who arranges the transport home?'

We do. We will arrange transfer from door to door. It could be from Hotel/Hospital to home or Overseas Hospital to UK hospital. We make all the arrangements including speaking to your local hospital also arranging taxis and or ambulances.

'Am I covered for everything?'

Yes. Provided there aren't any policy exclusions that apply and does not exceed the policy limits. We will always assume you are covered and act accordingly until the Underwriter tells us different.

'I've been discharged from hospital so why can't I fly home?'

Airline regulations may stop you from flying because of the illness you have had and we have to adhere to those. We do not leave patients in resort longer than is necessary. As soon as you are fit to travel we will organise it.

'I have paid out some costs, how do I get my money back?'

Through the claims handler on your policy and completing a claims form submitting original invoices.

'Can I make my own way home?'

Yes. We cannot stop anyone from doing what ever they wish to do. We will advise against it if we feel it's not safe to so. We cannot either promise you will be reimbursed if it is not necessary to fly home early.

'Can you recommend a doctor/hospital?'

We do not have definitive lists of doctors or hospitals worldwide, we can advise you to speak to reception at the hotel as they normally have local doctor's details. If it's an emergency then call the countries emergency service.

'Am I covered for private hospital treatment?'

Yes, if there is no country reciprocal agreement in place ie. EHIC. Treatment is free or a small charge using the EHIC in member countries. Otherwise you should utilise state hospital which on many occasions are better than the private sectors.

'I've been told I need to have an operation can I go ahead and have it?'

Only if it is medically necessary and urgent. Normally if it is urgent it will be done straight away! If it can wait until you come home then that's what should happen.

'I injured myself when on holiday, I'm now home and need more treatment, can I go private and claim for this?'

No, your policy ceases when back home. All further treatment should either be under the NHS or clients own private health Insurance.