**School Off Site Excursion Insurance**

Aberdeenshire Council have in place a School Journey Insurance policy, whereby both pupils and teachers are covered for offsite activities and trips both within the UK and abroad (offsite meaning off the school premises).  The policy covers amongst other things, medical expenses, cancellation as defined by the policy, curtailment and limited cover for personal items for worldwide trips and adventure activities (including winter sports but excluding racing).

In respect of the cover for personal items, the below should be noted

a) Maximum coverage is limited to £2,500 per person.

b) This is subject to a maximum limit of £500 per item.

c) The total which would be reimbursed, regardless of number of items, in respect of jewellery, watches, phones electronic gaming devices, photographic or video equipment is £750.

d) Please note any claim is subject to an excess of £50.

The below exclusions apply to the above

i) Damage which has occurred due to weather or any climate conditions

ii) Loss from unattended vehicles unless the items were stored out of sight in a locked compartment

iii) If the items are insured under another policy (eg your home insurance policy)

iv) Items not reported as missing to the Police within 24hrs

**We would advise that expensive equipment is either not taken or such items are insured separately such as via your home insurance policy or other.**