

## Policy Schedule

Policy No. RKL13563

**Branch** Professional & Financial Risks Colmore Gate 2-6 Colmore Row Birmingham B3 2QD

**Agency** Aon UK Ltd - VL8597

**Insured** Monmouthshire County Council

**Business** Local authority

**Registered Address** Innovation House Wales 1 Business Park Caldicot Wales NP26 9AN

### Period of Insurance

From 01<sup>st</sup> October 2016

To 30<sup>th</sup> September 2017 both dates inclusive

**Renewal Date** 01<sup>st</sup> October

**Premium** £ 13,990.00

**Insurance Premium Tax** £ 1,399.00

**Premium including Insurance Premium Tax** £ 15,389.00

**Renewal Premium** To be agreed

**Premium Basis** Annually reassessable

Insured Person		Operative Time	
Category	Description	Personal Accident Insurance	Travel Insurance
<b>A</b>	Any Employee of the Insured resident in Britain	Occupational Accidents Only and Commuting	External Journey and Internal Journey
<b>B</b>	Any Elected Members or co-opted members and/or advisory members of committees of sub committees of the Insured and/or accompanying spouse chairman and vice-chairman of the Insured resident in Britain	Whilst engaged on the Business of the Insured plus Commuting External Journey and Internal Journey	External Journey and Internal Journey
<b>C</b>	Any Volunteer and Voluntary Helper of the Insured resident in Britain	Whilst engaged on the Business of the Insured plus Commuting	Not Included
<b>D</b>	Any Teacher and Lecturer of the Insured resident in Britain	Occupational Accidents Only and Commuting	External Journey and Internal Journey

<b>E</b>	Any Spouse or Child of an Employee of the Insured accompanying or travelling independently to be with an Insured Person or any Guest of the Insured resident in Britain	Not Included	External Journey and Internal Journey
<b>F</b>	Any pupil enrolled at a participating school resident in Britain	See Endorsement A	See Endorsement A
<b>G</b>	Any member of the teaching and support staff at a participating school resident in Britain	See Endorsement A	See Endorsement A
<b>H</b>	Any adult who is acting in a supervisory capacity as a volunteer, assistant or helper and is authorised by the participating school to undertake a Journey resident in Britain	See Endorsement A	See Endorsement A
<b>I</b>	Any Child other than Category A who is authorised by the participating school to undertake a Journey resident in Britain	See Endorsement A	See Endorsement A

### Personal Accident Section

Benefit	Category of Insured Person				
	A	B	C	D	E
	Sum Insured				
<b>1</b>	3 x Annual Salary	£50,000	£15,000	5 x Annual Salary	Nil
<b>2</b>	3 x Annual Salary	£50,000	£15,000	5 x Annual Salary	Nil
<b>3</b>	3 x Annual Salary	£50,000	£15,000	5 x Annual Salary	Nil
<b>4</b>	3 x Annual Salary	£50,000	£15,000	5 x Annual Salary	Nil
<b>5</b>	Nil	£100 per week	Nil	Nil	Nil
<b>6</b>	Nil	£50 per week	Nil	Nil	Nil
<b>Scale</b>	Continental	Continental	Continental	Continental	

## Personal Accident Section

Benefit	Category of Insured Person			
	F	G	H	I
	Sum Insured			
1	£25,000 reduced to £10,000 for any person under 16 years of age	£25,000 reduced to £10,000 for any person under 16 years of age	£25,000 reduced to £10,000 for any person under 16 years of age	£25,000 reduced to £10,000 for any person under 16 years of age
2	£25,000	£25,000	£25,000	£25,000
3	£25,000	£25,000	£25,000	£25,000
4	£25,000	£25,000	£25,000	£25,000
5	Nil	Nil	Nil	Nil
6	Nil	Nil	Nil	Nil
Scale	Continental	Continental	Continental	Continental

### Payment Period

Benefits 5 and 6 are payable per week for a maximum of 104 weeks in all not necessarily consecutive

### Deferment Period

Benefits 5 and 6 are not payable for the first Nil days of any Period of Disablement

### Limit per Person

If the Benefits are expressed as a multiple of Annual Salary the maximum benefit for any one Insured Person shall not exceed

a)	under Benefits 1 2 and 4	£ 1,000,000
b)	under Benefit 3	£ 500,000
c)	under Benefit 5	£ 1,000
d)	under Benefit 6	£ 400

### Maximum Incident Limit

The liability of the Company under this Policy in respect of any one Incident shall not exceed the Maximum Incident Limit of £25,000,000 subject to the following inner limits:

1) Aircraft Accumulation	
a) Multi engined aircraft	£ 7,500,000
b) Any other aircraft or airship	£ 2,000,000
2) War while on an External Journey	£ 1,000,000
3) Terrorism (other than Nuclear Chemical or Biological Cause)	£ 1,000,000
4) Nuclear Chemical or Biological Cause	£ 1,000,000
5) Limit per Person	as stated above

## Personal Accident Special Extensions

The following special extensions shall be payable in addition to any benefit paid under the Personal Accident Section Benefits 1- 6 of the Policy subject to the Maximum Incident Limit (and inner limits where applicable) as detailed in the Schedule

<b>Accident Medical Expenses</b>	Up to 25% of any amount paid under Benefits 1- 6 subject to a maximum £25,000
<b>Bereavement Counselling</b>	Up to £250 per week up to a maximum £5,000 any one Insured Person
<b>Catastrophe</b>	Additional 25% of the total sum payable
<b>Catastrophe Critical Response Counselling</b>	Up to £5,000 per Incident
<b>Coma Benefit</b>	£50 per full 24 hours up to a maximum of 104 weeks any one Insured Person
<b>Commuting Expenses</b>	Up to £250 per week up to a maximum £5,000 any one Insured Person
<b>Corporate Hospitality</b>	£25,000 per Guest subject to a maximum any one Period of Insurance of £250,000
<b>Counselling</b>	Up to £250 per week up to a maximum £5,000 any one Insured Person
<b>Damage to Clothing and Baggage</b>	Up to £1,000 per Insured Person
<b>Dental and Optical Expenses</b>	Up to 25% of any amount paid under Benefits 2 3 4 5 or 6 subject to a maximum £2,500
<b>Dependents Benefit</b>	Additional 5% per Child up to a maximum 25% of Benefit 1 subject to a minimum £5,000
<b>Disability Assistance</b>	Up to a maximum £25,000 any one Insured Person
<b>Domestic Assistance</b>	Up to £100 per week to a maximum £10,000 any one Insured Person
<b>Executor Expenses</b>	Up to a maximum of £2,000 any one Insured Person
<b>Facial Disfigurement</b>	Up to a maximum of £5,000 any one Insured Person
<b>Funeral Expenses</b>	Up to a maximum £10,000 any one Insured Person
<b>Hospitalisation</b>	£50 per full 24 hours up to a maximum of 104 weeks any one Insured Person
<b>Hospital Visiting Expenses</b>	£100 per full 24 hours up to a maximum of £5,000
<b>Paralysis</b> A total loss of use of all four limbs bladder and rectum B total loss of use of two legs bladder and rectum	£125,000 £ 50,000
<b>Recruitment Costs Following Suicide</b>	Up to a maximum £10,000 any one Insured Person
<b>Relocation Expenses</b>	Up to a maximum £25,000 any one Insured Person
<b>Retraining</b>	Up to a maximum £25,000 any one Insured Person
<b>Visitor Extension</b>	£25,000 per Visitor subject to a maximum any one Period of Insurance of £250,000

## Travel Insurance Section

Insured Journey

**External Journey** Included  
**Internal Journey** Included

Section (Special Extensions only operate where full cover for that Section has been purchased)	Category of Insured Person
	A B D & E
	Sum Insured
<b>Baggage Insurance</b>  <b>Single Article Limit</b>  Special Extensions: Business Equipment Delayed Baggage Loss of Keys	Up to £10,000 per Insured Person  £3,000 or the Sum Insured whichever is the lesser  Up to £3,000 per Insured Person Up to £2,000 per Insured Person Up to £500 per Insured Person
<b>Cancellation Curtailment Replacement Rearrangement and Change of Itinerary Insurance</b>  <b>Incident Limit</b>	Up to £10,000 per Insured Person subject to a maximum of £250,000 in respect of all losses arising from either the same Incident or arising in any one Period of Insurance
<b>Evacuation Insurance</b> Special Extensions:  Trauma Risk Management Counselling  <b>Incident Limit</b>	Up to £10,000 per Insured Person and  Up to £5,000 per Insured Person and subject to a maximum of £250,000 in respect of all losses arising from either the same Incident or arising in any one Period of Insurance
<b>Hijack Kidnap and Detention Insurance</b> (Daily benefit payable in addition to travel & accommodation, security service, public relations, legal and medical advisor costs)  <b>Incident Limit</b>	£300 per day up to a maximum of £100,000 per Insured Person and subject to  a maximum of £250,000 for all losses in any one Period of Insurance
<b>Legal Expenses Insurance</b>	Up to £50,000 per Insured Person
<b>Medical Repatriation and Emergency Travel Expenses Insurance</b> Special Extensions: Funeral Expenses Hospitalisation Benefit Repatriation of Household Goods Search and Rescue Costs	Unlimited per Insured Person  Up to £10,000 per Insured Person £50 per full 24 hours up to a maximum of 52 weeks Up to £2,000 per Insured Person Up to £25,000 per Incident
<b>Money and Credit Cards Insurance</b>  <b>Cash Limit</b>	Up to £10,000 per Insured Person  £3,000 or the Sum Insured whichever is the lesser in respect of coin bank and currency notes
<b>Personal Liability Insurance</b>	Up to £5,000,000 any one Event
<b>Personal Security Specialist Expenses Insurance</b>  <b>Incident Limit</b>	Up to £10,000 per Insured Person and subject to a maximum of £250,000 for all losses in any one Period of Insurance
<b>Travel Delay Insurance</b>  <b>Incident Limit</b>	£200 after 4 hours and an additional £50 for each subsequent hour up to a maximum of £750 per Insured Person subject to a maximum of  £50,000 in respect of all losses arising from the same Incident and in any one Period of Insurance
<b>Travel Document Insurance</b>	Up to £2,000 per Insured Person

## Travel Insurance Section

Insured Journey

**External Journey** Included  
**Internal Journey** Included

Section (Special Extensions only operate where full cover for that Section has been purchased)	Category of Insured Person
	F G H & I
	Sum Insured
<b>Baggage Insurance</b>  <b>Single Article Limit</b>  Special Extensions: Business Equipment Delayed Baggage Loss of Keys	Up to £2,500 per Insured Person  £3,000 or the Sum Insured whichever is the lesser  Up to £3,000 per Insured Person Up to £2,000 per Insured Person Up to £500 per Insured Person
<b>Cancellation Curtailment Replacement Rearrangement and Change of Itinerary Insurance</b>  <b>Incident Limit</b>	Up to £5,000 per Insured Person subject to a maximum of £250,000 in respect of all losses arising from either the same Incident or arising in any one Period of Insurance
<b>Evacuation Insurance</b> Special Extensions:  Trauma Risk Management Counselling  <b>Incident Limit</b>	Up to £5,000 per Insured Person and  Up to £5,000 per Insured Person and subject to a maximum of £250,000 in respect of all losses arising from either the same Incident or arising in any one Period of Insurance
<b>Hijack Kidnap and Detention Insurance</b> (Daily benefit payable in addition to travel & accommodation, security service, public relations, legal and medical advisor costs)  <b>Incident Limit</b>	£300 per day up to a maximum of £100,000 per Insured Person and subject to  a maximum of £250,000 for all losses in any one Period of Insurance
<b>Legal Expenses Insurance</b>	Up to £50,000 per Insured Person
<b>Medical Repatriation and Emergency Travel Expenses Insurance</b> Special Extensions: Funeral Expenses Hospitalisation Benefit Repatriation of Household Goods Search and Rescue Costs	Unlimited per Insured Person  Up to £10,000 per Insured Person £50 per full 24 hours up to a maximum of 52 weeks Up to £2,000 per Insured Person Up to £25,000 per Incident
<b>Money and Credit Cards Insurance</b>  <b>Cash Limit</b>	Up to £2,500 per Insured Person  £3,000 or the Sum Insured whichever is the lesser in respect of coin bank and currency notes
<b>Personal Liability Insurance</b>	Up to £5,000,000 any one Event
<b>Personal Security Specialist Expenses Insurance</b>  <b>Incident Limit</b>	Up to £10,000 per Insured Person and subject to a maximum of £250,000 for all losses in any one Period of Insurance
<b>Travel Delay Insurance</b>  <b>Incident Limit</b>	£200 after 4 hours and an additional £50 for each subsequent hour up to a maximum of £750 per Insured Person subject to a maximum of  £50,000 in respect of all losses arising from the same Incident and in any one Period of Insurance
<b>Travel Document Insurance</b>	Up to £2,000 per Insured Person

## **Endorsements attaching to and forming part of Policy No.RKL13563**

### **Endorsement A - Operative Time**

Any organised trip undertaken by an Insured Person with the authorisation of the participating school involving travel outside the designated school boundaries of the participating school

In respect of any trip less than one day's duration cover shall be operative from the time of leaving the school boundaries until arrival back within the school boundaries

In respect of any trip of more than one day's duration cover is extended to include travel directly from the Insured Person's home address to the place of official assembly at the commencement of the trip and travel directly from the official place of dispersal to the Insured Person's home address upon completion of the trip

### **Endorsement B - Winter Sports Extension - applicable to F G H & I only**

#### **Ski Hire**

If during an Insured Journey to undertake Winter Sports during the operative time and the period of insurance an insured person's ski's are:

Lost or broken as a result of an accident

Lost or misplaced by an airline or other carrier on the outward trip from Britain and delayed for at least 12 hours after the arrival of the Insured Person at their destination

The Company will pay up to £20 for each 24 hour period it is necessary for the Insured Person to hire replacement skis up to £250

#### **Ski Pass**

If during an Insured Journey to undertake Winter Sports an Insured Person is unable to use their ski pass as a result of an accident or illness or due to loss or theft of the ski pass, the Company will pay up to £75 for each full week or a proportionate amount for shorter or longer periods in respect of an unused ski pass and hire or tuition fees which they cannot otherwise recover up to £250

#### **Piste Closure**

If during an Insured Journey to undertake Winter Sports an insured person is unable to ski due to lack of snow in the pre-booked resort and no alternative skiing being available, the Company will pay up to £20 for each 24 hours period the Insured Person is unable to ski up to £250

#### **Definition of Winter Sports**

Skiing (including skiing outside the area of normal compacted snow or ice slope i.e. off-piste but only whilst accompanied by a guide or ski instructor) tobogganing, snowboarding and ice skating (other than on an indoor rink) but excluding competitive Winter Sports (including but not limited to ski or bob racing, mono skiing, ski jumping, ski boarding, ice hockey or the use of bobsleighs or skeletons)

#### **Exclusions**

The Company shall not be liable for :

Loss due to delay, seizure, confiscation or detention by customs or any other authority

Loss not reported to the police and/or the appropriate authorities within 48 hours of discovery and a report obtained

#### **Conditions**

The Insured Person will take all reasonable precautions for the safety of their ski pass.

### **Endorsement C - Four Year Agreement**

Period of Agreement	from 01/10/15 to 30/09/19
First Period of Insurance	from 01/10/15 to 30/09/16
Second Period of Insurance	from 01/10/16 to 30/09/17
Third Period of Insurance	from 01/10/17 to 30/09/18
Fourth Period of Insurance	from 01/10/18 to 30/09/19

The Policy will mean Policy Number RKL13563 issued by the Company to the Insured or any Policy issued in substitution thereof

The Insured will be as stated in the Policy

The Company will be Royal & Sun Alliance Insurance plc and any other insurers shown on the Policy each for their respective interests and liabilities

The Insured undertake to maintain the Policy in force for the Period of Agreement shown above in consideration of the Company agreeing to calculate the premium for the First and Second Review Periods by applying the rates specified below to the Sums Insured values at risk estimates of wages or turnover or other measures (being the basis of rating at the inception of the Agreement) for that Review Period

#### **Rating**

- a) if the Loss Ratio in any Period of Insurance is 70% or less the rates will be those applying for the previous Period of Insurance
- b) if the Loss Ratio exceeds 70% the Company reserves the right to renegotiate or terminate this agreement

Provided that the Company may also vary the terms of the Policy in accordance with the Special Provisions defined herein

#### **Special Definitions**

**Loss Ratio** shall mean

- a) in respect of the First Period of Insurance the percentage that the sum of paid claims and outstanding reserves in respect of claims incurred in the First Period of Insurance as at 01/10/15 bears to the total of the Earned Premium for the First Period of Insurance 01/10/15 to 30/09/16
- b) in respect of the Second Period of Insurance the percentage that the sum of paid claims and outstanding reserves in respect of claims incurred in the Period of Insurance from 01/10/16 to 30/09/17 bears to the total of the Earned Premium for the Period of Insurance 01/10/16 to 30/09/17
- c) in respect of the Third Period of Insurance the percentage that the sum of paid claims and outstanding reserves in respect of claims incurred in the Period of Insurance from 01/10/17 to 30/09/18 bears to the total of the Earned Premium for the Period of Insurance 01/10/17 to 30/09/18
- d) in respect of the Fourth Period of Insurance the percentage that the sum of paid claims and outstanding reserves in respect of claims incurred in the Period of Insurance from 01/10/18 to 30/09/19 bears to the total of the Earned Premium for the Period of Insurance 01/10/18 to 30/09/19

**Earned Premium** shall mean the total of premiums paid (including adjustments but excluding commission and any taxes) in any one Period of Insurance



## Special Provisions

The Company reserves the right regardless of the Loss Ratio to

1. adjust the premium or rates restrict the cover or vary the terms or conditions to reflect:
  - a) acquisitions or disposals of companies
  - b) any alteration which materially increases the risk in respect of which indemnity is provided by this Policy
  - c) the Company adopting a change in underwriting policy or ceasing to underwrite this class of business or imposing limits of loss or liability to all policies in this class of business
  - d) an external factor or factors occurring (including but not limited to an increase in the risk) as a result of which the Company's liability under the Policy is materially increased
  - e) any limitation imposed by the reinsurers of the Company
2. adjust the premium or rates restrict the cover or vary the terms or conditions or terminate the Agreement to reflect:
  - a) a legal requirement to do so
  - b) any change which occurs in
    - i) Legislation being any enactment subordinate legislation law regulation decree treaty or instrument in force
    - ii) the interpretation of any Legislation by any court tribunal or arbitration any government or regulatory body or Ombudsman which has a material affect upon the scope of cover or indemnity provided by the policy or extent of risk
  - c) any change in market practice which has a material effect upon the scope of cover or indemnity provided by the Policy or extent of risk

If the Company elects to change the terms in accordance with Special Provisions 1 or 2 above then the Insured may at its option

- a) cancel the Policy
- b) terminate the Agreement
- b) continue the Agreement at the new terms for the remainder of the period

It is agreed that

- any imposition of or increase in taxes contributions to Government will be borne by the Insured
- the amounts of outstanding reserves to be included in the calculation of the Loss Ratio shall be set by the Company

All other terms and conditions in the Policy continue to apply

Payment of the first premium due 01/10/15 shall be deemed acceptance by the Insured of the terms of this Agreement

**Subject otherwise to the Terms Definitions Conditions and Exclusions of the Policy**