



**Schools/Colleges Personal Accident and Travel Insurance
Certificate of Insurance**

Certificate No: **Attaching to Policy Number: 0010565388**
Policy Wording Applicable: **AHSU0035 Aon Academia Schools Policy Wording 1208**

This *Certificate of Insurance* provides details of the benefits contained in the master policy issued to Aon Limited by AIG UK Limited.

Insured: Lancaster Royal Grammar School

Main Address: East Road, Lancaster

Postcode: LA1 3EF

Staff Numbers: 60

Pupil Numbers: 1009

Insured Persons: Any *Child* attending the *Insured's* establishment or any *Employee* of the *Insured* or adult authorised by the *Insured* who is assisting with the supervision of pupils.

Period of Insurance: From: 6 May 2009 To: 31 March 2010

Premium: £1,156.27 Insurance Premium Tax (IPT) @ 5%: £57.81

Total Payable: £1,214.08

Any One Accident Limit: £2,000,000

Scheduled Aircraft Accumulation Limit: £2,000,000 Non-Scheduled Aircraft Accumulation Limit: £100,000

Issued By: J Keene

Date of Issue: 6 May 2009

Scope of Cover

Benefit Item	Scope of Cover	Sum Insured	
		Pupil	Staff/Adult
Section A Personal Accident			
1. Death		£7,500	£26,000
2. Loss of one eye or one limb		£26,000	£26,000
3a. Loss of both eyes or two or more limbs, or loss of one eye and one limb		£26,000	£26,000
3b. <i>Loss of Speech</i>		£26,000	£26,000
3c.(i) <i>Loss of Hearing</i> in both ears		£26,000	£26,000
(ii) <i>Loss of Hearing</i> in one ear		£10,400	£10,400
4b. <i>Permanent Partial Disablement</i>		Up to £26,000	Up to £26,000
5. <i>Temporary Total Disablement -Nil Deferment & 104 wks Benefit Period</i>		£10	£25
7. <i>Medical Expenses</i> incurred in connection with above		15% of Items 1-4b or 30% under Item 5	
Section B Travel			
1.1 & 1.2 & 1.3 <i>Medical and Emergency Travel Expenses, Rescue Expenses and Assistance</i>		Unlimited	
1.4 & 1.5 <i>Legal Expenses</i> and Personal Liability		£25,000	& £2,000,000
2. & 3. <i>Personal Property and Money</i>		£1,500	& £1,000
4. Cancellation, curtailment, travel disruption, <i>Replacement</i> , delay		£5,000	
5. <i>Hi-jack, Kidnap</i> or <i>Hostage</i>		£12,500	

Operative Time

Off Site: Any *Trip* authorised and organised by the *Insured* involving travel outside of the designed school boundaries.

For *Trips* of 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.

For *Trips* of more than one day's duration, cover shall commence from the time of departure from the *Insured Person's* place of residence (or in the case of boarding pupils the school boundaries) at the commencement of the *Trip* until arrival back at the *Insured Person's* place of residence (or in the case of boarding pupils the school boundaries) upon completion of the *Trip*.

A *Trip* will not include travel outside of the school boundaries from one site to another where a school has a split site or campus.

Subject to the AHSU0035 Aon Academia Schools Policy Wording 1208 Terms and Conditions.

Signed for and on behalf of the Company

Alexander Baugh
Managing Director, AIG UK Limited

This insurance is underwritten by AIG UK Limited which is authorised and regulated by the Financial Services Authority (FSA number 202628). This information can be checked by visiting the FSA website (www.fsa.gov.uk/register). AIG UK Limited is a member of the Association of British Insurers and a member company of American International Group, Inc. Registered in England: company number 1486260. Registered address: The AIG Building, 58 Penchurch Street, London, EC3M 4AB.