



## GOOD PRACTICE GUIDE

**GOOD PRACTICE  
GUIDE 11**  
Side 1 of 2

### SUMMARY OF INSURANCE OFFERED BY ORKNEY ISLANDS COUNCIL (GP 11) (BLUE)

#### Standard Insurance Cover (No additional cost incurred to excursions)

|   |             |
|---|-------------|
| Public Liability, Limit of Indemnity  | £25,000,000 |
| Personal Accident – (restricted to Establishment organised 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 Establishment 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<br>Scholastic duties for a Person Insured aged under 16 years | £25 per week  |
|    | - Temporary Total Disablement<br>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    |

**SUMMARY OF INSURANCE OFFERED BY ORKNEY ISLANDS COUNCIL (GP 11)**

- 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 establishment for details.
- This is the basis of the cover for the period 1 April 2015 – 31 March 2016, and may be subject to alteration.

| <b>EXCURSIONS</b>      | 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                          |

