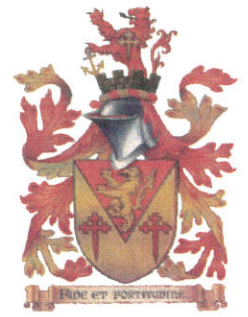


WESTCLIFF HIGH SCHOOL FOR GIRLS

An Academy Grammar School
Headteacher: Dr Paul Hayman BSc



Kenilworth Gardens, Westcliff-on-Sea, Essex, SS0 0BS

Telephone: 01702 476026
Website: www.whsg.info

Fax: 01702 471328
email: generalenquiries@whsg.info



December 2016

Dear Parent/Carer

Re: MFL Spanish Trip to Andalucia – 5th to 9th October 2017

I am pleased to confirm that your daughter has been successful in securing a place on the Spanish trip to Andalucia, Spain. Thank you for the non-refundable deposit of £100.00.

The outstanding payment can be made in instalments with a further £100.00 deposit due by 1st February 2017 and the final balance due to be paid by 10th July 2017. Please make payments using ParentPay and if you experience any problem please contact Mrs Emery who can take payment over the telephone or discuss any issue with you in a private and confidential manner.

At the time of writing flights are not yet on sale for our travel dates and an estimated flight price was given in our original costing. NST have informed us that we may need to charge up to an additional £50.00 per student if we are unable to find suitable flights with a low cost airline. However, all efforts will be made to stay within the current budget of £653.00 and we will of course let you know of any changes as soon as possible. Please let us know by return if this is an issue.

Should your daughter wish to withdraw from the trip at any time then please let myself or Mrs Emery know in writing as soon as possible. You will also be bound by the travel companies cancellation policy which may be found on their website as follows: www.nstgroup.co.uk/trips

A copy of our school travel policy is enclosed for your information.

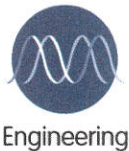
Further details of flights and itinerary will be available later in the academic year. There will be a meeting for parents in September to provide you with all necessary information. However, please do not hesitate to contact me if you have any questions before that time.

Yours sincerely

Miss R Nobes
Trip Leader

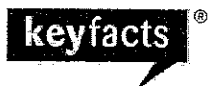
SEAT

Y:Admin/TRIPS//October2017/SLTKHerlock



"Supporting Excellence in Education"





SUMMARY OF COVER – SCHOOL JOURNEY POLICY (including winter sports)

Policy Number: KSC-242045-4023
Insurer: Zurich Municipal
Policyholder: Westcliff High School For Girls
Period of Insurance: From: 01 March 2016 To: 28 February 2017

This is a summary of the significant features, benefits and limitations of the cover by Zurich Municipal's School Journey policy. The full terms, conditions and exclusions are shown in the Policy Document, which can be obtained from Zurich Municipal.

Type of insurance and cover

The Policy provides indemnity against specified risks of cancellation, personal accident, medical, personal effects and legal liability related expenses.

Significant features and benefits

Insurance is provided for each individual member of a School Journey party (an "Insured") involved in full-time education, or a teacher or other adult not over 65 years of age.

This Policy covers any trip or excursion not exceeding 31 days in duration (including exchange visits and work experience placements) approved by the Policyholder involving travel outside the school boundaries but excluding trips or excursions where insurance is provided as a part of the package price.

The policy cover will run from the time of assembly of the School Journey party prior to departure until dispersal on return including direct travel to and from home. In respect of Cancellation and Other Expenses cover commences on the date that the first deposit is made.

Insurance is provided against the following major events:

Event:	Limit:
Cancellation	£1,000 any one Insured
Medical and Associated expenses	£1,000,000 any one Insured
Personal Accident	
Death	£20,000 (aged 18 and over), £7,500 (aged under 18)
Permanent or total disablement	£20,000
Permanent partial disablement	Up to £12,000
Permanent facial disfigurement	£2,000
Loss/damage to teeth/dentures	£500
Temporary total disablement not exceeding 104 weeks	£20 per week (aged 18 and over), £5 per week (aged under 18)
Personal Effects and Money	
Any one article/set of articles	£250
All money	£400 any one Insured
All money in custody of responsible adult	£2,500
All property	£1,500 any one Insured
Legal Liability	
Injury or Property damage	£5,000,000 any one occurrence
Pollution and Contamination	£5,000,000 any one period of cover

Complaints Procedure

We want to provide a first class service. If you have any cause for complaint you should, in the first instance, contact either the Policyholder or Zurich Municipal on 0870 2418050. Please quote the details of your policy (your surname and initials, policy number, departmental reference, etc).

If you remain dissatisfied with the response, we will refer your complaint to our Customer Relations Team for a separate review. They will notify you once they receive your complaint and will provide you with a final response when they have completed their inquiries.

If we are unable to resolve your complaint to your satisfaction within 8 weeks, or if we have provided you with a final decision letter, you may be able to refer your complaint to the Financial Ombudsman Service (FOS). This is a free and impartial service.

The FOS can be contacted on 0845 080 1800 or emailed at [**complaint.info@financial-ombudsman.org.uk**](mailto:complaint.info@financial-ombudsman.org.uk)

The FOS will only consider your complaint if, at the time of notification, you are a private individual, a business with a group annual turnover of less than £1 million, a charity with an annual income of less than £1 million or a trustee of a trust with a net asset value of less than £1 million.

Following the Complaints Procedure does not affect your legal rights.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation should we be unable to meet our obligations. You may contact the FSCS on 020 7892 7300 or further information is available at www.fscs.org.uk

Law applicable to the contract

UK law allows both you and us to choose the law applicable to the contract. The contract will be subject to the relevant law of the United Kingdom, the Isle of Man or the Channel Islands relating to your address as shown in the schedule. If there is any dispute as to which law applies it shall be English law.

How we will use your data

Zurich Insurance plc holds data in accordance with the Data Protection Act 1998. It may be necessary for us to pass data to other organisations that supply products and services associated with this contract of insurance. In order to verify information, or to prevent and detect fraud, we may share information you give us with other organisations and public bodies, including the Police, accessing and updating various databases. If you give us false or inaccurate information and we suspect fraud, we will record this and the information will be available to other organisations that have access to the database(s). We can supply details of the databases we access or contribute to, on request.

Zurich Municipal is a trading name of Zurich Insurance Group Ltd. A public limited company incorporated in Ireland Registration No. 13460 Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. UK branch registered in England and Wales Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ. Authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request.

SJ (inc WS) KSC Aug10