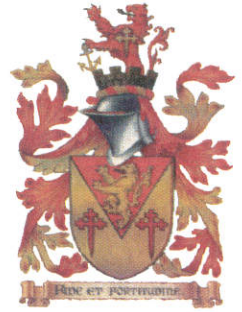




WESTCLIFF HIGH SCHOOL FOR GIRLS

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

January 2017

Dear Parent/Carer



Re: Music Tour: Italy, Lake Garda – 20th to 28th July 2017

I am pleased to confirm that your daughter/son has been successful in securing a place on the 2017 tour to Italy. Thank you for the non-refundable deposit of £100.00. I am pleased to inform you that the cost of the tour has reduced from £600.00 as originally quoted to £576.00 and the amount has been amended on ParentPay to reflect this. Please also note the amended date of the tour from the original letter.



Payments can be made in instalments over the following months or in full on ParentPay with the **final outstanding balance to be paid by 24th April 2017**.



Science

Should your daughter/son 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 be expected to pay any costs incurred by the school at that time and also be bound by the travel companies' cancellation policy which may be found on their website as follows:

www.travelbound.co.uk/travelbound-booking-conditions



Engineering

I am attaching a copy of the school travel policy for your information. Please also complete and return the attached medical form and if you have not yet done so, a copy of your daughter/son's passport.

There will be a meeting for parents at 7.30pm on Wednesday 7th June in the Conference Centre to provide you with all necessary information. However, please do not hesitate to contact me if you have any questions before that time.

All students are required to wear a Music Department shirt for the concert tour. If you have purchased a shirt for a previous tour, this will not need updating as we will be using the same shirt. If you do need to purchase a shirt, then full details will be given at the meeting.

I can also confirm that the accommodation will be at the Centro Turistico Gardesano Hotel in Verona on Half Board basis.

Please do not hesitate to contact me if you have any further questions.

Yours sincerely

Miss Rachel Morrison
Music Teacher



Healthy School



"Supporting Excellence in Education"



SEAT

Y:ADMIN:TRIPS//July 2017/SLTKHerlock





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

Winter Sports cover

1. General winter sports cover

Applies to all Insured for all of the following:

- (a) skiing, ski walks, the use of ski-bobs and toboggans and skating (all to a standard appropriate to the Person Insured's experience and training as judged by qualified instructors)
- (b) transits by lifts and recognised paths to and from skiing and ski-bob pistes all under the direct supervision of qualified instructors and/or teachers
- (c) unaccompanied use of nursery ski slopes or skating with the consent of a qualified instructor

2. Advanced winter sports cover

Applies also to all Insured aged 18 years or over where they are qualified by training or experience to participate in the following:

Skiing including off-piste, ski walks, skating and the use of ski-bobs and toboggans including transits by lifts all without supervision

Significant or unusual exclusions or limitations

Excess

The first £15 of any claim for most aspects of cover under Cancellation, Personal Effects and Medical Expenses.

Activities excluded

- Motor-cycling, racing of any kind other than on foot, or air travel other than as passenger in a licensed passenger carrying aircraft

General Insurance Exclusions

- Intoxication of or the illegal use of drugs by any Insured or deliberate exposure to unnecessary danger (except in an attempt to save human life) or sexually transmitted disease
- Any Insured undertaking a School Journey against medical advice
- Any loss directly or indirectly arising out of, contributed to by, or resulting from actual, threatened, feared or perceived use of biological, chemical, radioactive or nuclear agent, material, device or weapon
- Ionising radiation or contamination by radioactivity
- War invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power
- Pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds

Special conditions

- There are a number of obligations on the Insured relating to disclosure of information at the time of booking the trip and to their conduct in the event of a claim.
- There are conditions about required standards of proficiency for participation in hazardous activities, and conditions about safety equipment for use with water based activities

Claim notification

If you want to make a claim, please contact the Policyholder at their address. Claims are to be notified as soon as possible, with full details to be provided within 30 days of the claim (7 days in respect of riot or malicious damage) including supporting evidence in writing. The Police must be notified as soon as possible in the event of theft or malicious damage.

Cancellation Rights

This policy does not entitle you to a cooling-off period.

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

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