



21 September 2022

Dear Parent/Carer,

SCHOOL OFF SITE EXCURSION INSURANCE

I am writing to explain the insurance position regarding Aberdeenshire Council pupils who go on excursions with their school.

Aberdeenshire Council have in place a School Excursion Insurance policy with Zurich Municipal, whereby both pupils and teachers are covered for offsite activities / trips both within the UK and abroad (offsite meaning off the school premises). The policy covers medical expenses, loss of baggage, cancellation as defined by the policy, curtailment and change of itinerary (along with other sundry benefits) etc for worldwide trips and adventurous activities (including winter sports but excluding racing).

The policy covers Medical expenses and Personal Accident cover, along with other items, see policy summary for details. **If personal items such as jewellery, phones/tablets, watches etc are taken on a school trip then these are taken at an individual's own risk and are not covered under the policy, unless damage or loss is caused by an Aberdeenshire Council employee. Should a parent or carer want such items to be covered then this would need to be arranged by parents/carers independently of the school.**

In addition to this policy, Aberdeenshire Council also holds Public Liability insurance cover for any injury or loss incurred by individuals due to the negligence of the Council or its employees (including volunteers).

Yours sincerely

Pauline Buchan

Pauline Buchan
Head Teacher