



**Queen Elizabeth
High School**
spes durat avorum



**Hexham
Middle School**
spes durat avorum

Hadrian Learning Trust Insurance Cover School Trips and Residentials

May 2025

Next review date: May 2026

Hadrian Learning Trust's insurance is provided by the RPA (Risk Protection Arrangement), which covers medical and dental costs while on trips, repatriation from abroad, personal accident expense, costs due to travel delay or cancellation, theft of personal/schools' property and public liability.

The information within this support sheet is designed to give guidance only. Full policy details are available from the Chief Finance Officer.

- Overseas Medical Expenses, Repatriation and Emergency Travel. (If the student or staff member is travelling against medical advice, this cover is invalidated).
- Personal Accident: accidental bodily injury to employees, trustees, volunteers and students whilst taking part in activities organised by Hadrian Learning Trust, both whilst in the UK and overseas. *(If the student or staff member is travelling against medical advice, this cover is invalidated)*
- Travel Disruption: travel related costs including loss of baggage, cancellation, curtailment, rearrangement and change of itinerary. *(£50 baggage excess in respect to luggage, paid by student parents or carers if due to student action or inaction)*
- Loss of Money: personal or school funds (in any form, other than bank card) whilst on a school activity, where carrying such funds is appropriate. The claimant must show that appropriate measures were taken to protect and secure the money. *(£100 excess in respect to lost funds, paid by student parents or carers if due to student action or inaction).*
- Damage or Loss (not digital electronic device): where a student or member of staff loses or has items damaged by accidental damage, and these items that were required in order to complete the trip (this includes sports equipment, where appropriate) cover is provided to a maximum of £2,000 per person. *(£50 excess in respect to loss or damage, paid by student guardians if due to student action or inaction).*
- Damage or Loss (digital electronic device): where a student or member of staff loses or has items damaged by accidental damage.
 - For digital electronic items that were required in order to complete the trip (this includes leader mobile phones, medical devices and other electronic devices that students have been requested to take by the trip leader) cover is provided to a maximum of £1000 per item (2 item maximum per person)). *(£50 excess in respect to loss or damage, paid by student parent or carers if due to student action or inaction).*
 - Digital electronic items that are taken on the trip without the express request of the trip leader are not generally covered by this insurance.
- Evacuation: the withdrawal to a place of safety of the entire party where natural or other incidents result in the party's current location being deemed as unsafe.

- Loss of Travel Documents: such cover in respect to documents required to return to the UK or the school in respect to each individual. (*£50 excess in respect to loss or damage, paid by student parents or carers if due to student action or inaction*).
- Delayed arrival to Trip Commencement: cover is not provided where a student or member of staff is delayed in arriving at the trip start location and needs to either arrange personal connections with the group in order to 'catch up' with them in transit, or if the student or member of staff is then unable to travel.
- Cancellation by individual prior to departure: the policy does not provide for the refund of paid amounts to the student's parents or carers where a student is disinclined to travel, including:
 - fear of travelling
 - weather conditions unless the planned venue or transport is no longer available and cannot be replaced
 - the student's financial circumstances
 - circumstances involving a student who is travelling or intending to travel against the advice of a medical practitioner or for the purpose of obtaining treatment

Where adequate notice is given (a minimum of 18 weeks prior to travel for any residential trip, and a minimum of 10 school days for a UK day trip) and an alternate student is able to take-up the claimants place, the school will reimburse the claimant their paid amounts, (minus payment admin costs).

- Prior return to School by individual: cover is provided for the return of an individual student to the school where a parent requests early departure (whilst already on the trip) or where the students conduct and behaviour warrant the immediate return of the student. In all instances the first £500 of costs will be met by the student's parent or carers.