



**SUMMARY OF INSURANCE OFFERED BY**  
**ORKNEY ISLANDS COUNCIL (E10)**

**Insurance Cover** (Excursion Level 1)

**Public Liability**

- |                      |             |
|----------------------|-------------|
| - Limit of Indemnity | £25,000,000 |
|----------------------|-------------|

**Personal Accident**

- |  |              |
|--|--------------|
| - Death (Under 18 years)                       | £10,000      |
| - Death (Over 18 years)                        | £60,000      |
| - Temporary Total Disablement (non-pupil only) | £50 per week |

**Additional Insurance Cover** (Excursion Level 2, 3 and 4)

**Cancellation and other expenses**

- |  |        |
|--|--------|
| - Limit of indemnity in respect of any one Insured | £5,000 |
|--|--------|

**Medical and associated expenses**

- |                         |           |
|-------------------------|-----------|
| - Limit any one Insured | unlimited |
|-------------------------|-----------|

**Personal effects and money**

- |   |        |
|---|--------|
| - Any one article or pair or set of articles      | £1,500 |
| - All personal property                           | £2,500 |
| - All money                                       | £1,000 |
| - All money in the custody of a responsible adult | £2,500 |

**Legal Liability**

- |                 |         |
|-----------------|---------|
| - Any one claim | £50,000 |
|-----------------|---------|

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 2019 - 31 March 2020 and may be subject to alteration.