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Public Service Legal Solutions

Schools Travel Insurance

Travel Insurance

Hampshire County Council place the Schools Travel Insurance with a commercial insurance company. The 2022-2023 and 2023-2024 policies are held with AIG UK Limited. The Policy Number is **0010627579**.

The 2022-2023 School Travel Policy applies for all visits for the period 1st April 2022 - 31st March 2023. The 2023-2024 School Travel Policy applies for all visits for the period 1st April 2023 - 31st March 2024.

In the event that medical treatment or emergency assistance (including emergency travel assistance) is required please urgently contact:










AIG 24hr Emergency / Medical Emergency Assistance Tel: +44 1273 552922*

For non urgent claims: 0345 602 9429*

* Please also contact Insurance.queries@hants.gov.uk and Outdoor.Education@hants.gov.uk as soon as possible to advise of the incident details.

We recommend that a copy of the Schools Travel Insurance synopsis should be taken on all School Trips, the synopsis can be provided to parents/guardians of pupils if required.

For further details and guidance in relation to arranging School Travel please see the **Evolve - Hampshire Outdoor Education** website.

-  2023-2024 Hampshire County Council School and Music Services Travel Insurance Synopsis
-  2022-2023 Hampshire County Council School Travel Policy Synopsis
-  AIG School Travel Cancellation Claim Form
-  School Travel Insurance Cancellation or Curtailment Claims Guidance
-  School Travel - Personal Accident and Sickness Claim Form
-  School Travel - Property Claim Form
-  2021-2022 School Travel Insurance Synopsis
-  Dual Travel Insurance advices
-  GOV.UK Schools coronavirus (COVID-19) operational guidance Updated 6 April 2021

DFE Guidance - See "Educational Visits" section

-  31.03.2021 - School Travel Insurer AIG have appointed Law Firm to pursue Recovery of Claims from Travel Providers
-  01.03.2021 - School Overseas Visits due to depart up to and including 16th May 2021
-  2021 School Travel Policy - Changes to Policy Cover update October 2020
-  December 2020 - Hampshire Outdoors and Insurance Guidance plus DFE Dec 2020 update
-  2020 - 2021 School Travel Insurance Synopsis
-  2019-2020 Synopsis of School Travel Insurance
-  School Travel Insurance - Medical Emergency and Travel Claim Form
-  School Travel Insurance - Property Claim Form
-  Coronavirus Updates (Outdoor Education) File
-  Current School Travel Advice
-  Current School Travel Advice
-  view.php-id=747
-  UPDATE - Cancellation of Overseas trips due to 12th March 2020 Government advice
-  Coronavirus Updates (Outdoor Education)

Overseas Educational Visits due to depart up to and including 16th May 2021

In light of the recent Government guidance published 22nd February 2021 highlighting the continuation of the overseas travel ban until 17th May 2021 at the earliest, we advise all Schools with overseas visits due to depart up to and including 16th May 2021 to contact their Travel Provider to confirm the Provider's intentions regarding the trip and to arrange a full refund of the monies paid for the visit to date.

We have an exceptional agreement with the School Travel Insurer that they will now **consider** cancellation claims for irrecoverable costs for overseas visits due to depart up to and including 16th May 2021 but all claims submitted must be accompanied by evidence to show that Schools have attempted to receive refunds due from the Provider.

At this point we would recommend your next steps should be:

Stage 1

1. Check the Terms and Conditions of your booking – what refund (if any) should be provided by the Travel Provider in the event that they cancel your booking and/or are unable to provide the visit as booked?

2. Formally write to/email the Travel Provider and request a full refund, using the following points:

“Following the Government’s ‘COVID-19 RESPONSE – SPRING 2021’ guidance dated 22nd February 2021 (<https://www.gov.uk/government/publications/covid-19-response-spring-2021/covid-19-response-spring-2021#roadmap>) we are writing to request a full refund for the [insert School name] booking [insert booking reference, dates and location]. Under step 3 of the Roadmap, the guidance states “the government will determine when international travel should resume, which will be no earlier than 17 May 2021”. The UK Government Travel Advice (<https://www.gov.uk/guidance/travel-advice-novel-coronavirus>) states “Under current UK COVID-19 restrictions, you must stay at home. You must not travel, including abroad, unless you have a legally permitted reason to do so. It is illegal to travel abroad for holidays and other leisure purposes.”

As the visit is due to depart prior to the 17th May 2021 it would not be viable for [insert name of Travel Provider] to run this visit. We request that you confirm that you will formally cancel the visit and provide a refund of [Insert total amount] within 14 days of the date of this letter/email (delete as applicable).

(If the Booking Terms and Conditions state a full refund is due if the Provider is unable to provide the visit as booked please complete the following)

Clause [state the clause/term number or letter] of the Booking Terms and Conditions states [copy the clause].

If it is your intention to continue with the booking, can you please confirm the legal basis on which you intend to do so? Please also confirm that your insurer will be providing insurance cover for the visit as it would take place against Government Guidance, and that a copy of that confirmation will be provided to us.

If the trip is to go ahead you have a duty of care to ensure that all possible precautions are taken to prevent the spread of COVID-19 amongst those on the trip, can you please provide your risk assessments dealing with matters such as social distancing, testing and other medical issues that may arise, and risk assessments from the hotels and so on that will be used by the party. Do you have contingency plans in relation to the repatriation of party members who may become infected? Is that covered by your insurance?

If the Travel Provider respond confirming cancellation of the visit and that they will provide a full refund – no further action is required.

Stage 2

1. If the Travel Provider deny a full refund (either as immediate monetary refund or Refund Credit Note) we would then move to Stage 2, to submit an Insurance claim for the irrecoverable sum, accompanied by the written evidence that your School has robustly tried to receive the refunds that you are due (i.e. all your emails, the Travel Provider responses and forwarding any further correspondence etc. as they become available).*

* Please note that the School Travel Insurer would normally reject the payment of any monies that should properly be refunded by the Travel Provider – however in these exceptional times we have been advised that the Insurer will consider such claims for overseas visits with departure dates up to and including 16th May 2021, but the claims must be supported by written evidence to show that the School has robustly attempted to receive the refund due. If the Insurer accepts the claim it is likely that they will retain their right to pursue the Travel Provider for monies that the Travel Provider should have reimbursed. Each claim will be assessed individually.

2. If the Insurance claim is successful a £50 per person excess will be applied to the claim.

3. A copy of the Cancellation Claim Form is available on the Schools Travel Insurance pages:

<https://hlstrainingandresources.hants.gov.uk/> under the Travel Insurance section. You can also contact insurance.queries@hants.gov.uk for a copy.

Please complete the claim form and return to insurance.queries@hants.gov.uk with the following supporting information:

- A copy of the original booking with booking date and details of the full visit costs
- Confirmation of payments made to the Travel Provider
- Details of the number of attendees booked to undertake the visit
- A copy of the Booking Terms and Conditions
- A copy of your formal email/letter to the Travel Provider dated requesting confirmation of the cancellation and full refund
- A copy of the Travel Provider's response to your formal confirmation of cancellation and full refund request.
- A copy of the Travel Provider's Cancellation invoice to support the amount claimed. This should show the full amount paid to the Provider, the amount they are retaining and the amount they refunded.

Please note that AIG are not able to process cheque payments at present, please do make sure that you complete the claim form with bank details.

Please do not hesitate to contact the Insurance Team (insurance.queries@hants.gov.uk / Tel: 01962 847327) and/or the Hampshire Outdoors Team (Outdoor.Education@hants.gov.uk) if you would like to discuss or require further advices.

How can I claim for UK educational visits that are due to depart imminently / prior to 1st April 2021?

Please contact insurance.queries@hants.gov.uk for advices **before** notifying the Provider of cancellation. In conjunction with the Legal Team we can check what refunds (if any) may be due from the Provider and offer guidance

to depart immediately, if any/all the points below apply.

- The visit is cancelled as a result of the DFE advice against School travel
- The visit is cancelled by the venue/Travel Provider and the Provider is not required to make a full refund under the Terms and Conditions of the booking
- The visit is cancelled by the venue/Provider and the Package Travel and Linked Travel Regulations 2018 do not apply to the visit.
- Was the visit booked as a 'Package' (i.e. the booking contained 2 or more elements of the visit such as air/ferry/coach travel and accommodation)? If the visit was booked as a 'Package' the Package Travel and Linked Travel Regulations 2018 may apply and, if the Provider is unable to provide the visit as booked/notifies your School that the visit is cancelled, they may be required to make a 100% refund to your School.

The Insurer does not provide cover for 'disinclination to travel' and they would not usually consider claims for monies that should have been refunded by a Provider, so it is important that we understand the reasons for cancellation and the details of your visit to give you the best advice prior to making a cancellation.

As part of the decision process you may wish to:

- Check the terms and conditions of your contract with the venue or provider, as applicable when you booked your visit.
- Check if the visit is a 'Package'
- If the Provider advises the visit can go ahead, ask the Provider how they will supply the visit as booked – for example is the centre/venue/accommodation open for business? How would the Provider ensure current social distancing measures required will be adhered to?

If the Package Travel Regulations 2018 apply to your visit or if the Terms and Conditions of the booking show that the Provider should be making a full refund for a cancelled visit we will work closely with the Legal Team to provide advices on how to recover the full refund due.

We will assist you in submitting an insurance claim for the irrecoverable costs following a cancellation (i.e. the monies not refunded by the Travel Provider). Each claim will be considered by the Insurer on a case by case basis, based on the facts of the claim and the terms and conditions of the applicable policy.

All claims must be submitted to the Insurance Team to send on to the Insurer.

Please note that if the Insurer accepts the claim:

- The £50.00 claim excess per person will apply to these claims.
- The maximum sum insured per person is £5,000 for any one trip and the maximum overall sum will not exceed £50,000 for all insured persons for any one trip.

A copy of the Cancellation Claim Form is available on the Schools Travel

Insurance pages: <https://hlstrainingandresources.hants.gov.uk/> under the Travel Insurance section. The Travel Policy number is 0010627579.

We would advise Schools to complete a claim form for each cancelled trip (1 claim form for each visit per School). All completed claims must be sent to the Insurance Team to submit to the Insurer.

The Insurer may require further information to consider the claim but if so they will request additional details as and when required.

The Travel Provider has notified us that an upcoming visit is cancelled and advised us to submit an insurance claim

Please contact insurance.queries@hants.gov.uk to discuss. We are working closely with the Legal and Contracts Teams to provide advices on your booking, what refunds (if any) are due from the Provider and the next steps to be taken.

What should I do regarding future visits planned for the next School year?

AIG Schools Travel Insurance – changes to Policy cover from 1st April 2021

We have received notification from the Hampshire County Council Schools Travel Insurer AIG that (as we have seen applied across the wider Travel Insurance market) there will be changes made to the policy cover with effect from 1st April 2021, which will particularly effect the cover available for cancellation claims.

AIG have advised that the following changes are anticipated for all visits due to depart or trip cancellations made on or after 1st April 2021 – please note that these are the current proposed changes and further amendments may be made:

What is not covered - Cancellation due to pandemic, epidemic or event declared by the World Health Organisation as Public Health Emergency

This will exclude cover for cancellations caused by Coronavirus or similar pandemics. Our understanding is that this exclusion will include reasons such as cancellation due to local or national lockdown, DfE advice against School Travel etc.

Cancellation, curtailment, disruption, and replacement - Sum insured:

*Sum insured will reduce to £2,500 per person

*Maximum sum insured for whole party remains £50,000

Cancellation, curtailment, disruption – cover specification

Cover will be provided if more than 50% of the whole party must cancel the visit due to:

*Death, bodily injury, or illness of insured person due to attend the trip

* Death, bodily injury, or illness of a relative of insured person due to attend the trip

* For claims related to bodily injury or illness a medical certificate will be required to support the claim.

Cancellation prior to departure and curtailment of the trip – insolvency, default, inability, or unwillingness to pay of the Travel Provider / Travel Company

* No cover would be provided where the refund should be made by the Travel Provider / Company in accordance with the contract booking terms and/or legislation or if the Provider is made insolvent/becomes bankrupt.

to support the claim).

We completely understand that this is unwelcome news in these uncertain times. At present this is all the information that we have available and it is difficult to predict with any accuracy whether visits booked to depart on or after 1st April 2021 will be affected by the current pandemic. We envisage these changes will remain on the policy for all forthcoming years.

Our advice to Schools who have visits booked for April 2021 and beyond is:

* Consider discussing the options available with your Travel Provider/Company. Many companies are introducing COVID guarantees/promises or are altering their terms and conditions for payment terms and cancellation charges – will there be any amendments to the booking terms for your visit? Is there a COVID promise/guarantee being offered in writing and what cover would this provide to your booking?

* If the Company offer a deferment of the booking to 2022 and beyond – is this an option your School would consider? What guarantees would the Company provide for those monies you have already paid? How would you reimburse families who have paid monies for the 2021 visit? Again, have the Company any COVID promises/guarantees/changes to booking terms in place?

* Please note that Schools would not be able to submit an Insurance cancellation claim for visits that are cancelled weeks or months in advance of the visit date, as AIG will only consider claims for imminent visits* based on the circumstances in place around the time of the visit and would consider any cancellation of an April 2021 or beyond visit at this point disinclination to travel.

*Imminent visits are considered those due to depart within 10 working days.

* Travel Providers / Companies may offer separate insurance cover or 'top-up' insurance cover for visits. Please check the details of any potential policy cover carefully to see if it would meet your needs. The Insurance Team would be happy to discuss but please note that they cannot offer advices on policies provided by other Insurers, the Insurer offering the cover would need to answer any questions you may have.

* We appreciate that schools may be put under pressure to refund parents, whether or not they can recoup the costs from providers or insurance. Your liability to parents will depend on the terms of your contract with parents for the trip in question. Hampshire County Council Legal Services are considering this point and further guidance will be sent to all schools as soon as possible.

The Hampshire Outdoors, Insurance and Legal Teams will continue to work closely on all matters relating to School Travel and we will continue to provide updates and further guidance as circumstances change.

Please contact the Hampshire Outdoors Team for further support if needed, via outdoor.education@hants.gov.uk or by calling 01962 876218. Where appropriate they will liaise with EFS, Insurance and Legal teams to support you with your individual visits and in getting your children back outside, active and taking part in visits.

Public Service Legal Solutions



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Synopsis of School Journey / Travel Cover Hampshire County Council

Insurer: American International Group UK Limited via Risk Management Partners

Policy Number: 0010627579

1st April 2023 - 31st March 2024

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Hampshire County Council School Travel Insurance - General Policy synopsis

Under the Personal Accident section this Travel insurance provides cover for accidental bodily injury to an insured person which solely and independently of any other cause results in death, a permanent disability or temporary disability within 24 months of an accident.

Under the Travel section this Travel insurance provides cover to the insured persons for medical and other emergency travel expenses; medical repatriation expenses; political and natural disaster evacuation expenses; personal liability; loss of or damage to personal property; personal money; cancellation, curtailment, rearrangement, missed departure and travel delay expenses; and hijack, kidnap and ransom costs for an insured person. There are also sections providing cover for legal expenses, crisis containment expenses etc.

Please see the sections below for further information.

This is a summary of the cover provided and is not intended to provide full policy terms and conditions. The policy documents should be referred to for full details.

Persons Insured

- Category A - Any pupil enrolled at a participating establishment.
- Category B - Any employee of a participating establishment.
- Category C - Any adult who is acting in a supervisory capacity as a volunteer, assistant or helper and is authorised by a participating establishment.
- Category D - Any child other than as described in Category A that is authorised by a participating establishment to undertake a trip.

Endorsement update to Persons Insured

- Hampshire Music Service Students under 21 years of age

In addition to all specific Policy cover exclusions, the policy will not cover:

- Any School pupil who at the beginning of the period of insurance is either 18 years of age, or 23 years of age or over and no longer in full-time education.
 - *The over 18 full time education requirement does not apply to Hampshire Music Service Students only – see endorsement above*
- Any insured person, who at the beginning of the period of insurance is not a pupil and is 80 years of age or over.
- Injury, loss or expense caused by:
 - a. attempted suicide or intentional self-injury;
 - b. flying as a pilot.

Geographical Limits

- Anywhere in the world unless travelling to a specific country or area to which, before the start of the trip, the UK Foreign & Commonwealth Office advised against all or all but essential travel.

Operative Time

- Whilst an insured person is undertaking an organised trip (including exchange visits and work experience placements) with the authorisation of the participating establishment and involving travel outside the boundaries of the participating establishment's premises.
- Cover commences from the time of departure from the insured person's place of residence or the boundaries of the participating establishment's premises, whichever is left last, until arrival back at the insured person's place of residence or the participating establishment's premises, whichever is reached first upon completion of the trip.
- A trip will not include travel outside of the boundaries of the participating establishment's premises from one site to another where the participating establishment has a split site or campus.
- A trip will include travel undertaken solely by employees whilst on the business of the group policyholder but will not include travel by other authorised adults unless it is for the purpose of assessing or managing future trips to be undertaken by pupils.
- Cover for cancellation under "Policy Cover - Travel" commences when the trip is booked during the period of insurance.

This is a summary of the cover provided and is not intended to provide full policy terms and conditions. The policy documents should be referred to for full details.

- Cover under all other sections of the policy commences when the insured person departs for a trip during the period of insurance.

This is a summary of the cover provided and is not intended to provide full policy terms and conditions. The policy documents should be referred to for full details.

Policy Cover - Personal Accident

<u>Description</u>	<u>Maximum Limit</u>
Death*	£30,000.00
Loss of sight in one eye or loss of limb (one)	£30,000.00
Loss of sight in both eyes or loss of limbs (two or more), or loss of sight in one eye and loss of limb (one)	£30,000.00
Loss of speech	£30,000.00
Loss of hearing in both ears	£30,000.00
Loss of hearing in one ear	25% of £30,000.00
Permanent partial disability	£30,000.00
Temporary total disability **	£50.00 per week
Hospitalisation	£35.00 per day (up to maximum 182 days)
Dental treatment	£1,500.00 (treatment must be within 30 days of incident)

* Death benefit is reduced to £10,000 in respect of any pupil or accompanying person under the age of 18 years.

** Insured Persons Category B and C only

The Emergency Assistance Helpline **must** be contacted as soon as possible if, **during a trip outside the UK**, an injury or illness results in the need for **inpatient hospital** treatment:

Emergency Assistance Helpline: +44 (0)1273 552922 (24 Hours a Day / 7 Days a Week)

Personal Accident Major Exclusions

a) Claims directly or indirectly caused or contributed to by suicide, intentional self-injury, sickness or disease not resulting from bodily injury, a gradually operating cause, chronic fatigue syndrome, post-traumatic stress disorder or other anxiety disorder or any other disease of the nervous system.

b) Dental Treatment which :

- a. is as a result of injury from foodstuff,
- b. where the need for treatment is not apparent within one week of an accident; or
- c. is resulting from ordinary deterioration, deliberate damage or wear and tear,
- d. where the replacement or repair of bridgework/artificial teeth/crown or dentures is not of similar type or quality to that lost or damaged by the accident,
- e. dental treatment costs not claimed for within 30 days of the accident which caused the dental injury.

Note: dental treatment expenses are limited to authorised expense incurred within 12 months from the date of the accident which caused the dental injury.

This is a summary of the cover provided and is not intended to provide full policy terms and conditions. The policy documents should be referred to for full details.

Policy Cover - Travel

<u>Description</u>	<u>Maximum Limit</u>
Medical, Hospitalisation and Emergency Travel Expenses	Unlimited
Repatriation Expenses	Unlimited
On-going Medical Treatment	Up to £10,000.00
Emergency Travel Expenses in the United Kingdom	Up to £10,000.00
Assistance	Unlimited
Search and Rescue	Up to £25,000.00
Cancellation, Curtailment, Disruption & Replacement	Up to £5,000.00 per insured person but not exceeding £50,000.00 in total for any one trip or event.
Travel Delay	£25 per hour up to £150.00 (after first 4 hours)
Missed Departure	Up to £2,500.00
Personal Property	Up to £2,500.00 (maximum £1,500 per item. Depreciation will be applied)
Money	Up to £1,000.00
Money in the care, custody or control of a responsible adult authorised by the Policyholder	Up to £2,500.00
Winter Sports:	Note: excludes competitive winter sports
Ski Hire	Up to £250.00
Ski Pass	Up to £250.00
Ski - Piste Closure	Up to £250.00
Legal Expenses	Up to £50,000.00
Personal Liability (Limit of Indemnity)	£2,000,000.00
Hi-jack, Kidnap or Hostage	£300 per day, up to £15,000.00
Kidnap for Ransom Consultants Costs	£50,000.00
Political Evacuation	Up to £50,000.00

Travel Major Conditions/Exclusions:

a) Policy will indemnify for individual irrecoverable or non-refundable costs (that are not due from the third-party travel providers) for trip cancellation, curtailment, or alteration due to the following:

- i) the death, bodily injury, or illness * of an insured person who is on a trip or is due to go on the trip.
- ii) the death, bodily injury, or illness * of a relative** of the insured person

b) Policy will indemnify on a group basis for the irrecoverable or non-refundable costs (that are not due from the third party travel providers) up to the sum insured in respect of any one insured person if it is necessary and unavoidable trip cancellation, curtailment or alteration to cancel, cut short or alter a trip if more than 50% of insured persons who are due to travel have to cancel their trip for one of the following reasons:

This is a summary of the cover provided and is not intended to provide full policy terms and conditions. The policy documents should be referred to for full details.

i) the death, bodily injury, or illness * of an insured person who is on a trip or is due to go on the trip.

ii) the death, bodily injury, or illness * of a relative** of the insured.

* In respect of bodily injury or illness the Insurer will require a medical certificate issued by a medical practitioner to support the claim.

** Relative is defined as parent, brother, sister, grandparent, stepparent, stepbrother, stepsister, aunt, or uncle of an insured person under this policy.

c) Legal Expenses - Prior written consent to be obtained from insurers prior to any costs being incurred.

d) Travel Cover excludes:

* any claims arising from travelling against medical advice,

* travelling to receive medical treatment or advice,

* decision not to travel or continue if on trip,

* costs associated with pregnancy/childbirth if the insured person is more than 26 weeks pregnant at the start of, or during the trip,

* drug or alcohol abuse,

* redundancy/resignation/financial circumstances,

* default of transport or accommodation provider,

* regulations made by any Public Authority or Government,

* strike, labour dispute, mechanical breakdown,

* a pandemic, epidemic or any event declared by the World Health Organisation as a public health emergency of international concern issued by the World Health Organisation,

* losses not reported to the police or appropriate authorities.

Crisis Management:

<u>Description</u>	<u>Maximum Limit</u>
Crisis Management	£50,000.00

Virtual Medical Care:

<u>Description</u>	<u>Maximum Limit</u>
Virtual Medical Care (Access to a medical second opinion and round the clock access to a GP via the GP Consultation)	Unlimited

This is a summary of the cover provided and is not intended to provide full policy terms and conditions. The policy documents should be referred to for full details.

Warranted under all Policy Sections

If non-compliance of the following occurs, underwriters are at liberty not to meet any claims under this policy:

1. In respect of all winter sports and outdoor pursuits the usual safety standards must be adhered to and all safety equipment provided must be worn.
2. Any baggage/money loss must be reported to the Police within 24 hours of discovery and if the loss occurs whilst in the custody of an airline/travel company, such loss must also be reported to the airline/company within the same period and a property irregularity report obtained.
3. All claims must be substantiated by appropriate written proof of costs incurred.
4. Students on work experience placements abroad must not be exposed to dangerous machinery or unusually hazardous situations.
5. Flights in helicopters/ non-scheduled aircraft **must** be referred to underwriters prior to trip.

This is a summary of the cover provided and is not intended to provide full policy terms and conditions. The policy documents should be referred to for full details.

Claims Procedure

Claims must be notified as soon as reasonably practicable. The claim may be rejected if it is made so long after the event that the Insurer is unable to investigate the claim fully or may result in the policyholder not receiving the full amount claimed for if the amount claimed is increased as a result of the delay.

Quote HAMPSHIRE COUNTY COUNCIL SCHOOL JOURNEY SCHEME POLICY NUMBER: 0010627579 when notifying any claim or medical emergency.

Medical Emergency Claims – 24 Hour / 7 Days a week Service

AIG Emergency Assistance Helpline: Telephone Number +44 1273 552922

You **must** contact the Emergency Assistance Helpline as soon as possible if injury or illness results in the need for inpatient hospital treatment. In the event of any medical assistance being required the above Helpline **must** be contacted.

Please also contact the Hampshire County Council Insurance Team once able with details of the claim: insurance.queries@hants.gov.uk

Personal Property or Money claims

Please contact: **Concierge Claims Service**

Call : +44 (0) 207 359 3433

Email: lifelinebaggageclaims@aig.com

Lines are open Monday to Friday 9am to 5pm, excluding public holidays.

Please also contact the Hampshire County Council Insurance Team with details of the claim: insurance.queries@hants.gov.uk

All other claims

Please contact the Hampshire County Council Insurance Team to submit any other claims or for further claims information: insurance.queries@hants.gov.uk

This is a summary of the cover provided and is not intended to provide full policy terms and conditions. The policy documents should be referred to for full details.

AIG Use of Personal Information

American International Group UK Limited is committed to protecting the privacy of customers, claimants, and other business contacts. For full details of how AIG use Personal Information please see the AIG Privacy Policy: <https://www.aig.co.uk/privacy-policy>

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