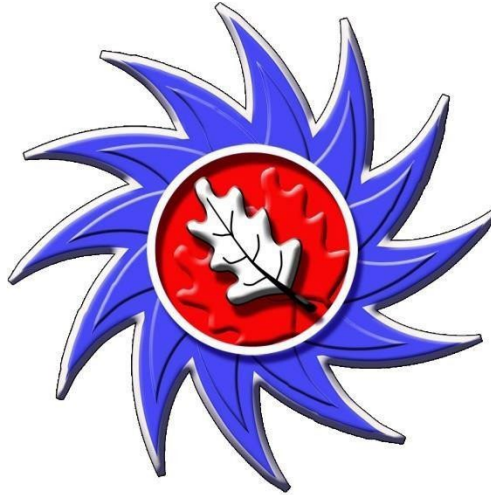


# ACKLAM GRANGE SCHOOL



## Education Visits Policy

	Term	Year
Last Review Date/Policy Adopted	Autumn Term	2025-26
Next Review Date	Autumn Term	2026-27
Lead SLT	Mr G Whatmore	

This school is an academy within The Legacy Learning Trust.



Every student at Acklam Grange School has entitlement to a wide range of educational experiences. As part of this entitlement the Staff and Governing Body recognise the significant value of visits and activities which take place away from the school.

Programmes of work which include visits and off-site activities:

- Support, enrich and extend the curriculum in many subject areas;
- Encourage learning;
- Encourage the development of co-operation, team work and problem solving skills;
- Help develop independence and self-confidence.

Residential opportunities, physical challenge and adventure have a significant role to play in the development of personal and social qualities of all young people. The management of visits and off-site activities involves particular responsibilities for the health, safety and welfare of all participants, whether they are students and their parents, members of staff or volunteers. The school also has responsibilities to other members of the public and to third parties. This policy on visits and off-site activities should both stand alone and complement the wider school Health and Safety Policy.

EVOLVE Team, via North Yorkshire Education Visits Advisory Service will provide a framework of guidance within which the school operates.

As part of their management of visits and off-site activities, the Governing Body of Acklam Grange School endorses the use of the above document.

Any variation in practice from the policy should be agreed between the Headteacher and nominated officers of the EVOLVE Advisory Service. The Outdoor Education Adviser's Panel (OEAP) National guidance set out guidance for schools and similar guidance is contained within the 'Health and Safety in Schools (DFE 2014)', Keeping Children Safe in Education and supporting students at school with medical conditions.

Policy and practice within Acklam Grange School will be based on accepted good practice outlined within the above documents.

## **Scope of the Policy**

This policy covers all off-site visits and activities organised through the school and for which the Headteacher and Governing Body carry responsibility.

## **Implementation**

This policy is based on the Health and Safety at Work Act (1974), The Management of Health and Safety at Work Regulations (1972), DfE guidance and other relevant statutory requirements and common law principles.

## **The Role of EVOLVE North Yorkshire Education Advisory Service**

The service will:

- Provide written guidelines for Governors, Headteachers and Teachers, including advice on risk assessment.
- Help assess proposals for certain types of visit.
- Provide access to named staff for advice.
- Provide emergency telephone contact for the duration of visits.

- Have in place procedures to help schools to monitor and review safety.

## **Health and Safety of Students on Educational Visits – Policy Context**

Safely managed educational visits with a clear purpose are an indispensable part of a broad and balanced curriculum and a vibrant aspect of the programme of Acklam Grange School. There is an opportunity to extend the learning of young people including an enrichment of their understanding of themselves, others and the world around them. They can be a catalyst for improved personal performance, promote a lifetime interest and in some cases lead to professional fulfillment. They are to be encouraged.

### **Statement**

Acklam Grange recognises its 'Duty of Care' and statutory responsibilities for the Health, Safety and Welfare of participants, staff, voluntary assistants, providers and members of the public in connection with educational visits for which it is accountable.

In order to achieve and maintain the highest possible standards in this regard Acklam Grange School has adopted issued guidelines issued by the DfE in consultation with the HSE for home based visits. For visits abroad Foreign and Commonwealth Office's detailed guidance on safer adventure travel and volunteering overseas and foreign travel advice is sort. In addition Acklam Grange is supported by the NYES advisory service.

- Keeping Children Safe in Education  
[Keeping children safe in education - GOV.UK](#)
- Health & Safety on Educational Visits  
[Health and safety on educational visits - GOV.UK](#)
- Supporting pupils at school with medical conditions  
[Supporting pupils with medical conditions at school - GOV.UK](#)
- The Educational Visits Advisory Service  
[Educational Visits | NYES Info](#)

These guidelines will form the basis of good practice in the management and conduct of educational visits. From time to time they will be supplemented by complementary guidelines, instructions and procedures issued by the Education Visits Advisory Service, or by Acklam Grange School with the approval of the LA.

### **Purpose**

- 1 To ensure that every student has the opportunity to benefit from educational visits;
- 2 To ensure that all visits are safe, purposeful and appropriate to meet the educational needs of students taking part;
- 3 To enable Acklam Grange School to identify appropriate functions, responsibilities, training, support and monitoring for local council and all committees, staff, volunteer assistants, students and providers involved in educational visits;
- 4 To enable compliance with DfE Health and Safety on Education Visits.

## Key Principles Staff

- All educational visits will be linked to the objectives of Acklam Grange School planned sufficiently well in advance in accordance with good practice and effective planning procedures;
- The Governing Body will include in their role the support Acklam Grange policy and procedures for educational visits including the reporting of visits;
- All visit leaders should seek the signatory approval of the Assistant Headteacher for that Key Stage before permission will be granted for the trip. So that we are better able to manage the disruption caused to learning.
- Year 10 students will not be permitted to attend any educational visits after Easter of Year 10 except for a small number of approved activities. These will be at the discretion of the Headteacher .
- The Headteacher is responsible for the approval of all visits and delegates the approval of local routine and low risk visits (Category A)\* to the Educational Visits coordinator. All Category A trips must be complete and uploaded to Evolve with 5 days notice;
- The Headteacher will approve all higher risk visits including adventure activities, residential experience and foreign travel (Categories B and C)\* All Category B visits must be completed and uploaded onto Evolve with 4 weeks notice and all Category C require uploading with 6 weeks notice. Working with the EVC all forms issued by the EVC will be complete and returned with the appropriate time period. Finance form submitted to [finance@acklamgrange.org.uk](mailto:finance@acklamgrange.org.uk). **(See Appendix A)**
- All education visits are reported using EVOLVE.
- A named Educational Visits Co-Ordinator (EVC) is appointed;
- The EVC supports the Governing Body and Headteacher with approval, decisions and the management of educational visits in accordance with National Guidance and DfE guidance.
- There will be a named and approved Group Leader (and where appropriate, deputy) on all educational visits;
- Working with the EVC as necessary, the Group Leader will be responsible for all aspects of the planning, risk assessment and organisation of the visit. The group leader will assume full responsibility during the visit, including ongoing risk assessment using the risk assessment policy, in accordance with National Guidance and DfE Health and Safety in Educational Visits guidance.
- The group Leader will ensure Best Value principles are used when purchasing goods and services that appropriate checks are made, that insurance and financial procedures have been followed.
- When planning a trip, trip leaders will be provided with a 'Go to' pack. **(See Appendix B)**
- All staff must complete pre-visit leader training and complete and end of training quiz. This is accessed through the AGS Way tile – Educational Visits. To be completed annually

## Parents/Carers

- The Group Leader will provide parents/carers with information about policy and procedures relating to the safe management of educational visits;
- Parents or guardians will be given sufficient written and supplementary information about educational visits to enable them to make informed decisions and give written consent together with medical and emergency contact details;
- Whenever appropriate for high risk, residential and foreign visits a briefing meeting with parents/guardians will be arranged;

- Expectations with regard to behaviour and codes of conduct will be explained to parents and guardians. This information will include the necessity of meeting additional costs and making collection arrangements in certain circumstances.
- Parents/carers must adhere and support requirements for the safe handling of student medication needs, as required, for all visits.

### **Students**

- Wherever possible students should be involved with the planning of an educational visit, establishing codes of conduct, assessing and managing risk and evaluating their own learning, development, attitudes and behaviour;
- Students should be adequately briefed about aims, expectations and codes of conduct for all educational visits. Ongoing briefings are an important element of learning and safety.

### **Links**

Although this policy focuses on the management of Health, Safety and Welfare, educational visits are an integral part of the strategy for learning and the curriculum plan. This policy is linked to complementary policies concerned with such issues as equality of opportunity, special educational needs, social inclusion and staff development.

These procedures will clearly form part of the wider Corporate Health and Safety Policy of Acklam Grange School.

**Further advice and guidance is available from the School EVC (Educational Visits Co-Ordinator) Mr G Whatmore**

<b>All Non-Adventurous Activities (Category A)</b>
School sporting events - fixtures
Local parks
Museums/Educational sites
<b>All Adventurous Activities (Category B &amp; C)</b>
Multi Activities – led by External Provider
Camping
Canoeing and kayaking
Caving
Climbing or abseiling (including climbing walls)
Coasteering/coastal scrambling/sea level traversing
Diving, sub-aqua or snorkeling
Fell running
Fieldwork in coastal, moorland or mountain environments
Flying light aircraft, helicopters, hot air balloons (excluding commercial flights)
Foreign travel - all
Forest school, beach school, bushcraft or woodland activities
High ropes courses
Hill walking, mountaineering and via ferrata
Horse riding
Motor sport – all forms
Mountain biking
Orienteering
Rafting or improvised rafting
River/gorge walking or scrambling
Sailing, windsurfing or kite surfing
Snowsports – skiing, snowboarding and sledging stand up
Stand up paddle boarding
Surfsport (Surfing, bodyboarding and skimboarding)
Swimming all forms
Target sports – shooting or archery
Water skiing

## Appendix B



### ACKLAM GRANGE SCHOOL



#### NOTIFICATION OF OFF-SITE EDUCATIONAL VISIT (UPDATED MARCH 2024)

(Staff should read or attach accompanying notes following this form)

NAME OF GROUP LEADER:	
Signature:	Date:

Residential / Day Visit		Type of accommodation	
Date of Visit (from – to)		Address:	
Time: Departure/Arrival back		Telephone No:	

Have you checked with possible calendar clashes? \_\_\_\_\_

Educational Purpose of Visit: (Please list all activities and venues to be used:

--

FACULTY LEADER APPROVAL - NAME: \_\_\_\_\_ Date: \_\_\_\_\_

SIGNATURE: \_\_\_\_\_

Are any activities to be undertaken classed as hazardous? Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	(See note 8)
Do they require an adventure licence? Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	
Has appropriate <u>Risk Assessments</u> been carried out by the Group Leader? Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	

Means of Transport:

School Minibus Driver must hold a Full Clean Driving Licence	<input type="checkbox"/>
Completed AGS minibus training	<input type="checkbox"/>

Number of Boys	<input type="checkbox"/>	Girls	<input type="checkbox"/>	Age Range	<input type="checkbox"/>
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Date Parents Informed (See Notes 3 and 4) \_\_\_\_\_

Name of other accompanying adults (See Notes 5, 6 and 7)

(Please ensure line management approval has been given and a cover form for all staff is submitted to Human Resources two weeks before the visit))

Male	Female	Ratio Staff to Students

**KS3/4 SLT Link Authorisation**

Name: \_\_\_\_\_ Signature: \_\_\_\_\_

Have you consulted with Human Resource/SLT Designated Member of Staff? In planning the trip to minimise requirements and disruption?

Signature: \_\_\_\_\_ SLT Designated Member of Staff

	Yes	No
Have the activity leaders' qualifications been checked as appropriate to activity? (See Note 8)	<input type="checkbox"/>	<input type="checkbox"/>
Has the appropriate insurance cover, where necessary, been provided or made available?	<input type="checkbox"/>	<input type="checkbox"/>
Have the venue/provider got Public Liability? (See notes 9, 10 and 11)	<input type="checkbox"/>	<input type="checkbox"/>
Has student medical / allergies and photographic consent been checked	<input type="checkbox"/>	<input type="checkbox"/>
Has Finance been informed to agree costs and set up a payment schedule via Parent Pay (compulsory, 1.5% per transaction)? (Finance Payment Plan form MUST be to be completed and agreed)	<input type="checkbox"/>	<input type="checkbox"/>

School Mobile Telephone Number: \_\_\_\_\_ To be recorded in EVOLVE  
(See Y Neeve, Main Office)

***We strongly encourage all staff to make use of the school visits mobile telephones therefore removing the need to give your personal mobile telephone to students.***

**FACULTY LEADER APPROVAL** NAME: \_\_\_\_\_

SIGNATURE: \_\_\_\_\_ DATE: \_\_\_\_\_

EMERGENCY CONTACT: (This contact is NOT the visit leader it should be a member of school staff that is not attending the visit and can be contactable throughout the visit)

NAME: \_\_\_\_\_

TEL NO: SCHOOL \_\_\_\_\_ MOBILE \_\_\_\_\_

I am satisfied that this activity/visit is in line with Middlesbrough Council Guidelines and have checked that this information is correct

Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
(Headteacher)

**NB: Once completed and signed by the Headteacher could the Group Leader please ensure a copy is given to Guy Whatmore (EVC) and ensure that the visit is uploaded to EVOLVE**

**ACKLAM GRANGE SCHOOL  
NOTIFICATION OF OFF-SITE EDUCATIONAL ACTIVITY FORM**



### EDUCATION VISITS CHECKLIST FOR GROUP LEADER

ADMINISTRATION	✓ WHEN COMPLETED
Discuss trip objective and seek agreement for trip with Faculty Leader/SLT Link (Visit Leader/Dates/Proposed staffing/Venue/Costs/Number of Students)	
Confirmation from Headteacher (including signatures)	
Form available from Guy Whatmore/Yvonne Neeve	
Copy given to EVC – Guy Whatmore	
Liaise with Guy Whatmore/Yvonne Neeve to complete EVOLVE web based visits system for EVC / Headteacher/EVA EVOLVE authorisation <a href="http://www.evolve.edufocus.co.uk">www.evolve.edufocus.co.uk</a>	
Liaised with Finance and agreed anticipated budget (including supply cover if necessary. Note some support staff need cover too)	
Complete the required Education Visit Finance Management Form and have Finance approval (See Finance Team)	
Complete cover request form and pass to Greg Edwards	
Minibus booked and driving licence checks complete (as required) (Fuel to be costed at 30p per mile)	
RPA Insurance automatically in place but must be budgeted at 30p per person per day (See Finance Team for full over view of insurance policy)	
Student Consent requested in Y7 (issued as part of the Student Information Booklet). Details held in the Main Office and uploaded in Sims. Check that students attending the visit have up to date consent and if not (only required if outside Middlesbrough and outside of school hours) ensure that a consent form is held. Including separate adventurous/swimming form if applicable	
On completion of student register check medical/allergy and photographic information (held in Sims – check this against the most recent consent form) and ensure that any medication held in school is taken with you (This must be signed for by a member of the Medicines in School Team (YA/AC))	
Provider Forms from venues must be available if not already in EVOLVE	
Risk Assessment completed / Including generic assessment from establishments/companies you are visiting	
Ensure EVOLVE is updated and deadline for consent periods are met	
Ensure visit information and students involved is distributed to staff prior to activity/visit (Essential – Main Office/Student Services/Attendance/Year Offices)	
Inform dining hall of number of students out of school (in advance of the day)	
Confirm awareness of Education Visit Emergency procedures	
Pack to EVC and Emergency Contact Nominee including communication documentation to parents, list of students travelling, confirmation of insurance and risk assessments, student medicals, route plans etc. Depending on where trip is to this pack should be with the <b>EVC AT LEAST A WEEK</b> prior to travel.	
Complete the visit evaluation in Evolve	

**PLEASE ENSURE ALL CORRESPONDENCE IS UPLOADED INTO EVOLVE AND SUBMITTED AT LEAST 1 WEEK PRIOR TO THE EDUCATION VISIT (6 WEEKS IF ADVENTUROUS / OVERSEAS)**

Any problems please contact:  
Guy Whatmore, Education Visits Co-ordinator  
Yvonne Neeve, Admin Support Assistant (Education Visits)

## Acklam Grange School Education Visits – Emergency guidance for Visit Leaders

***This guidance must remain with the Visit Leader at all times on a visit***

In the event of a signification incident or accident that does not involve serious injury or fatality, and/or is not likely to attract media attention, the Visit Leader should seek advice from the designated emergency contact.

In the event of an incident that does involve serious injury or fatality, and/or is likely to attract media attention, the Visit Leader should adopt the following protocol:

1. Assess the situation
2. Safeguard uninjured members of the group (including self)
3. Attend to any casualties
4. Call emergency services, if appropriate (999 or appropriate local number)
5. Contact AGS Emergency contact and seek further advice.

Guy Whatmore (Education Visits Coord)	EVC, School Emergency Contact	
Natasha Pearson (Safeguarding)	Safeguarding Lead	
Athena Gika / (Safeguarding)	Safeguarding Lead	
Lucy Gowland (Safeguarding)	Safeguarding Lead	
Acklam Grange School	Main School Reception	Main Reception Tel: 01642 277700
Acklam Grange School	Acorn Centre	Acorn Reception Tel: 01642 850303
Acklam Grange School	HR Direct Line	Office Direct Tel: 01642 855327
LA EVOLVE EVA	Simon Willis, Education Visits Advisor, support	Office: 01609 535943 Mobile: 07970679517
DfE RPA Trip Insurance	Insurance 24 hour contact	24 hour: 0203 475 5031

- If practical, delegate part leadership to the Deputy Leader, in order that you can be contactable at all times, and to enable you to coordinate and necessary actions
- A member of SLT will contact you with a dedicated number to refer all press, media, parental, or other enquiries to and for continuing contact with during the incident.
- Where possible prevent group members/students from using mobile telephones, or going on social media until such time that is agreed by SLT
- Do not allow any member of the group discuss liability with any other party

When the incident is under control:

1. Seek further and full details of the incident, how and why it happened so far as can be established at this stage
2. Maintain a detailed written log of all actions taken and conversations held, together with a timescale – delegate this if needed
3. Overseas visits – Contact the British Consulate/British Embassy

## Acklam Grange School Education Visits – Emergency guidance for Emergency Contacts/SLT

***This guidance must remain with the Emergency contact at all times, if access to Evolve is not available***

The Emergency Contact should have a copy of all visit information:

- Group leader and accompany staff contact details
- Itinerary (including address and telephone number)
- Student Consent forms, medical information and emergency contacts
- Risk assessment, as required

In the event of being contacted by the Visit Leader (or other member of staff involved in a visit), you should:

1. Confirm the telephone number at which the caller can be contacted on
2. Note their location
3. Determine the nature of the emergency
4. Determine the type of help required

If the incident does not involve serious injury or fatality, and/or is not likely to attract media attention:

1. Provide the required assistance if possible
2. Seek further advice or pass on details to SLT / Education Visits Coordinator as required

If the incident does involve serious injury or fatality, and/or is likely to attract medial attention:

1. Inform the Visit Leader that appropriate support will be given and that all relevant SLT will be contacted and immediate assistance will be actioned
2. In circumstances that present the Visit Leader contacting the emergency services please take action to call the services you deem necessary
3. If required SLT will action Emergency Control Procedures
4. SLT should consider the appropriate time to contact the parents of the participants involved in the visit. Advice and support can be sought from the Education Visits Advisory Team, if needed
5. SLT will form a continuous link with the affected group, and depending on the level of emergency will send a SLT member to the incident location. SLT will direct all action: provide links with the media, rescue agencies, tour operators, RPA insurance etc.
6. As appropriate the Response Team would arrange for the return of the party or arrange other transport where required

Guy Whatmore (Education Visits Coord)	EVC, School Emergency Contact	
Natasha Pearson (Safeguarding)	Safeguarding Lead	
Athena Gika (Safeguarding)	Safeguarding Lead	
Lucy Gowland (Safeguarding)		
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**Acklam Grange School Education Visits – Emergency guidance for Emergency Contacts/SLT**

**First Contact Emergency Action Card**

In the event of receiving an emergency call from a group on a visit, remember they may be anxious or stressed. You need to remain calm to be able to take down some key information without missing anything. Follow the actions below, as appropriate:

Who is calling?
What is their role/position (Visit Leader, participant, member of the public) ?
What number can they be called back on should you be disconnected?
What has happened? What is the nature of the emergency?
What is the number and status of casualties?
What is their current location?
What is the total number of people in the party?
Are they staying where they are or moving? If they are moving where to?
What help do they require?
What time did the incident happen?
What time is it now? If the visit is overseas, what is the time difference?

Reassure them and tell them they will be called back once you have contacted relevant SLT

## **Acklam Grange School Education Visits – Guidance for Emergency Contact**

### **OUT OF SCHOOL HOURS**

***This guidance must remain with the Emergency Contact at all times on a visit***

#### **Education Visit Pack Content** (Compiled and issued by Education Visit Team)

- Evolve Visit information form
- Student Attendance list (medical, SEN, consent, photo consent)
- Copy of student consent forms (if out of school hours)
- Copy of all other communication (letters to parents, itineraries etc)
- Student medical consent forms
- Staff medical consent forms (as required)
- Risk Assessments (as required)
- School Mobile Phone (as required)
- Emergency Guidance
- Any other documentation compiled to support the visit as needed

#### **ACTIONS NEEDED BY EMERGENCY CONTACT**

##### **Education Visit Pack**

- Issued by Education Visit Team - check the contents of the visit pack and confirm that all contents are as needed
- Review students medication needs, SEN, photo consent
- Record details of Group Leader

##### **Register Attendance of Students and Staff – Out of school hours (including weekends)**

##### **Visit Start**

- The visit lead on completion of the attendance register will report attendance to the Emergency contact by telephone call text. Emergency contact to acknowledge and update emergency pack register as needed. (This is important should there be an emergency evacuation or other emergency concern)

##### **Safeguarding (For Information)**

- The visit lead will give students clear guidance and inform students that they must follow staff instructions at all times
- Complete frequent headcounts
- Students must be accompanied by staff unless independent learning has been risk assessed and is detailed in the risk assessments  
(For Football matches – students to be accompanied at all times in the football ground due to the venue size)
- If agreed independent learning issue each student with an emergency contact card
- Report any concerns immediately to the Safeguarding Lead as detailed in the Emergency Visit Guidance

### **Social Media (For information)**

- The visit lead should check student photo permissions and remove students without consent
- Forward any photos taken to the Events/Marketing team with an overview of the trip
- Delete any photos with students taken on your own phone with 24 hours

(As Emergency contact – keep a check on social media posts for headcount/photo consent and liaise with visit leader if you have any concerns)

### **End of Visit Instructions – Out of School hours**

- The visit lead will contact the Emergency Contact to confirm that the visit has concluded and all students collected by parents / or agreed method of home travel
- On return to school return the visit pack, and any other information to the Education Visit Team
- Report any concerns (as needed) / CPOMS etc
- Provide an evaluation for EVOLVE reporting

### **Emergencies**

#### **Refer to Emergency Visit Guidance**

This form is designed to allow schools to fulfil the requirements of the codes of practice recommended by the Department of Education for off-site activities. It should be used for all residential visits and non residential visits.

In doing so, Headteachers, Local Council, and Heads of Centres will be informing the Local Authority of details that may affect insurance arrangements, health and safety issues and contingencies in the event of an accident.

#### NOTES

1. Establishment details are self-explanatory
2. The venue should, as far as it is possible, be the site at which activity will be based
3. In the case of all off-site activities, it is essential that parents/carers are given details and that their permission is obtained
4. Ensure a standard consent form is held in respect of all participants (if outside of the school day/ outside of Middlesbrough). A copy of these forms should be taken with the group on the visit and copies of details from these forms should be left with the Main Office and emergency contact until after the visit.
5. Student/staff ratios for many activities are necessary items of information. In many activities accompanying adults, approved by the school or establishment, satisfy legislation.
6. For residential visits, except fully staffed establishments, both male and female staff or other adult volunteers should accompany mixed parties (see EVC for confirmation)
7. Volunteer procedure should be undertaken in respect of all adult volunteers before they accompany students on a residential visit (See Human Resources)
8. In many activities, particularly specialist in nature, the staff of the venue will provide leadership. Their qualifications must be examined and seen to be appropriate to the activity. If a licence is required (re Activity Centres – Safety of Young Persons Act 1995) eg caving, water activities, climbing, trekking above 600m, the establishment must be an approved EVOLVE provider.
9. Commercial centres/venues must provide evidence of adequate employers and public liability insurance cover (minimum £10m indemnity limits).
10. All employees, and as appropriate, volunteers are covered whilst on duty, by employers and public liability and personal accident insurance, all of which apply on a world-wide, twenty four hour basis.
11. Acklam Grange School carries no insurance to provide cover, either for loss or damage to the personal property to any individual, or compensation for injury to young persons, in the absence of legal liability.
12. Leaders organising trips are strongly advised to arrange travel insurance, which covers for all travellers' loss of deposits, medical and emergency travel expenses, accidental loss or damage to personal effects, money and a modest personal accident benefit. The policy also provides public liability insurance for staff and volunteers whilst off-duty on a trip.

NB:	Employers Liability:	Covers legal liabilities incurred by an employer, to its staff
	Public Liability:	Covers legal liabilities incurred by the policyholder (AGS), its employees, volunteers, or persons in care, to third parties, including each other.
	Personal Accident:	Provides benefits, irrespective of legal liabilities, in the event of an insured person suffering a disabling injury defined



**ACKLAM GRANGE SCHOOL**