



## **STATEMENT TO PARENTS/GUARDIANS ON INSURANCE COVER**

- 1 Where a young person is injured or their personal property damaged by an accident resulting from the negligence of the Borough Council, its employees, or any voluntary helper, a legal claim for damages can be made against the Borough Council. The Borough Council has insurance cover to meet such proven claims.
- 2 If the accident was not due to the negligence of the Borough Council, its employees or voluntary helpers, then you cannot be compensated by the Borough Council. You may, however, be able to make a claim on a third party involved in the accident, for example, a motorist.
- 3 The Borough Council does not provide Personal Accident Insurance cover for young persons (except those attending the Blue Peris Mountain Centre) and you may wish to consider providing Personal Accident Insurance Cover for your child, unless the Information to Parents Form indicates that the school has made provision. Most insurance companies can provide cover.
- 4 If your child is going on a school trip or outing, the above advice still applies, but the school may have provided additional insurance cover. If additional insurance cover has been provided, the details are shown below. If you are not satisfied you can provide additional insurance cover for your child.