



TRAVEL INSURANCE

ACE TRAVELCOVER FOR SCHOOLS POLICY SUMMARY

This policy summary does not contain the full terms and conditions of your Travel Insurance Policy, which can be found in your Policy Document, a copy of which is available from your school. Please take time to make sure you understand the cover it provides. Cover is underwritten by ACE European Group Limited.

Duration

Cover is valid for 12 months from date of inception or renewal unless stated otherwise in the policy schedule.

Cover

Travel Insurance cover is provided for all persons authorised by the School to undertake a Journey within the United Kingdom and/or outside of the United Kingdom as indicated in the policy schedule.

Significant Features & Benefits

See reverse for details.

Significant Exclusions or Limitations

See reverse for details.

Cancellation Rights

You may withdraw from the cover provided by this Policy at any time by giving notice to the Group Policyholder. No refund of Premium may be payable.

Claims

If you have a claim you should contact:

The Claims Section
Marsh Limited
Education Practice
Capital House
1-5 Perrymount Road
Haywards Heath
West Sussex RH16 3SY

Telephone: 01444 458144
Facsimile: 01444 415088

Within 60 days or as soon as possible after the date of the occurrence.

Complaints Procedure

In the event of a complaint relating to the sale of your policy please contact the following:

The Head of Practice
Marsh Limited Education Practice
Capital House, 1-5 Perrymount Road
Haywards Heath, West Sussex RH16 3SY

Tel: 01444 458144
Fax: 01444 415088

In the event you have a complaint in relation to how your claim was handled please contact the following:

The Customer Relations Department
ACE European Group Limited
PO BOX 4510, Dunstable LU6 9QA

Tel: 0800 519 8026 (within UK only)
Email: customerrelations@acegroup.com

The Group Policyholder or Policyholder has the right to refer their complaint to the Financial Ombudsman Service (FOS) if they are dissatisfied with ACE or Marsh's final response. Their contact details are:

Financial Ombudsman Service
Exchange Tower, Harbour Exchange Square
London E14 9SR

A leaflet is available on request.

Tel: 0800 023 4 567 (calls to this number are now free on mobile phones and landlines)
0300 123 9 123 (calls to this number cost no more than calls to 01 and 02 numbers)
Fax: 020 7964 1001
Email: complaint.info@financial-ombudsman.org.uk
www.financial-ombudsman.org.uk

The existence of these complaints procedures does not affect any right of legal action you may have against us.

Financial Services Compensation Scheme

In the unlikely event that ACE or we are unable to meet our liabilities, you may be entitled to compensation under the Financial Services Compensation Scheme. Their contact details are:

Financial Services Compensation Scheme
10th Floor, Beaufort House
15 Botolph Street, London EC3A 7QU

Tel: 0800 678 1100 or 020 7741 4100
Fax: 020 7741 4101
Email: enquiries@fscs.org.uk



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Section

Significant Features & Benefits

Significant Exclusions or Limitations

	See pages 9 - 19 of the policy wording.	See General Exclusions applicable to all sections of cover on page 8 of the Policy Wording ACE will not be liable for: 1. any Bodily Injury, Loss or Expense resulting from the Insured Person: • Committing suicide, attempted suicide or self-inflicted injury • Being under the influence of alcohol, solvents or drugs • Engaging in aerial pastimes including but not limited to ballooning; bungee jumping, gliding; hang gliding, parachuting, paragliding or parasailing • Engaging in Motorcycling/quad biking • Engaging in Racing of any kind (other than on foot; rowing; or yachting in a boat up to 10 metres within coastal waters) • Engaging in Jet skiing; white water rafting; snowmobiling; snow tubing; mountaineering or rock climbing involving the use of ropes or guides; hiking, trekking or mountaineering above 4,000 metres (outside the UK); pot holing; caving necessitating the use of caving equipment; or diving involving the use of external breathing apparatus (this exclusion does not apply to any Journey in the UK where the activity forms part of the organised school itinerary). • Engaged in paid manual work This Policy does not cover any claims that would result in ACE being in breach of any resolutions or trade or economic sanctions or other laws.
ACE Assistance	Advice and Assistance should you become ill or sustain an injury abroad. Available any time of the day or night 365 days a year – 0203 282 0107	ACE Assistance must be informed immediately or as soon as reasonably possible of any emergency that may potentially give rise to a claim.
Personal Accident	Up to a maximum of £25,000 as specified below: Death £5,000 Loss of sight £5,000 Loss of Limb £5,000 Permanent total disability £25,000 if a policyholder he/she suffers an accident that results in bodily injury. Death from disappearance or exposure to the elements is included.	See Specific Exclusions applicable to this section on page 10 of the policy wording: ACE shall not be liable: • If Bodily Injury results from the Policyholder suffering from sickness or disease not directly resulting from Bodily Injury or for disabilities arising from Repetitive Stress (Strain) Injury or Syndrome or any gradually operating cause; Post Traumatic Stress Disorder or any psychological or psychiatric condition.
Medical	Unlimited Expenses and Repatriation cover (outside the UK only) Supplementary Travel and Accommodation Expenses up to a maximum of £1,000 (UK only)	See Specific Exclusions applicable to this section on page 12 of the policy wording: ACE will not be liable for: • the first £50 of each and every claim • expenses incurred for any person aged over 70. • expenses incurred where a journey is undertaken against medical advice ACE will not be liable for: • the first £50 of each and every claim
Disruption (Cancellation, Curtailment and Rearrangement)	Costs up to a maximum of £3,000 per person	See Specific Exclusions applicable to this section on page 13 of the policy wording: ACE will not be liable for: • the first £75 of each and every claim • Cancellation or Curtailment expenses incurred for any person aged over 70.
Missed Departure	Costs up to a maximum of £500 (outside the UK only)	See Specific Exclusions applicable to this section on page 14 of the policy wording: ACE will not be liable for: • the first £50 per Policyholder of each and every claim
Travel Delay	Costs up to a maximum of £2,000 depending on the length of the delay	See Specific Exclusions applicable to this section on page 15 of the policy wording: ACE will not be liable for: • costs which exceed the cost of the journey
Personal Property & Money	Costs for Personal Property up to a maximum of £2,500 (maximum £750 in total for all valuables) Costs for Money up to a maximum of £250 per pupil (£2,000 per teacher or organiser)	See Specific Exclusions applicable to this section on page 16 of the policy wording: ACE will not be liable for: • the first £50 per Policyholder of each and every claim • more than £500 for any one article, pair or set • Personal Property or Money left in an unattended and unlocked motor vehicle, or a vehicle left unattended overnight.
Personal Liability	Costs up to a maximum of £2,000,000	See Specific Exclusions applicable to this section on page 18 of the policy wording: ACE will not be liable for: • Bodily injury in respect of employees where such injury arises in the course of their employment



ACE European Group Limited. Registered no 01112892 is registered in England and Wales at registered office 100 Leadenhall Street, London, EC3A 3BP and authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority reference number 202803. This can be checked on the Financial Services Register at www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.