

StudyCare:Europe

Insurance for international students

Policy Summary

Underwritten by ACE European Group

updated March 2010

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STUDYCARE GROUP TRAVEL INSURANCE - POLICY SCHEDULE

Policy Number:	54UK427882
Intermediary:	AON Limited
The Group Policyholder:	Study Group UK Limited and Subsidiary Companies
Registered Address	Brighton Study Centre, 1 Billinton Way, Brighton, UK, BN1 4LF
Business:	Provider of educational services to international students
Period of Insurance:	From: 1st October 2009 To: 30th September 2010 (both dates inclusive) a) Cover in respect of each Insured Person will commence as soon as the Premium is paid by or on behalf of the Policyholder to the Group Policyholder, on or after the commencement of the Period of Insurance. b) For each Premium paid, ACE will provide cover from the Effective Date for the duration of the Journey for which the Premium has been paid.
Premium:	As agreed between ACE and The Group Policyholder and as declared to ACE. (Inclusive of IPT @ 17.5%)
Declarations:	Study Group International Limited and subsidiary companies must forward monthly Declarations confirming: a) the number and names of all Insured Persons for whom cover has been requested; b) the commencement date of the Academic Course; c) the duration of cover; and d) the Premium due to ACE from each Policyholder. Declarations and the Premium due to ACE must be sent to ACE within 30 days of the end of each preceding month.
Date of issue	Countersigned.....

STUDYCARE GROUP TRAVEL INSURANCE

Schedule of Benefits

Insured Persons

- Category A.** Any student for whom the appropriate Premium has been paid.
- Category B.** Any accompanying family members of Insured Persons defined under Category A, for all of whom the appropriate Premium has been paid.
- Category C.** Any person leading or accompanying a group of Insured Persons defined under Category A for whom the appropriate Premium has been paid.

Journey

- J1 Any trip booked during the Period of Insurance by an Insured Person involving travel outside the Insured Person's Country of Domicile for the purpose of attending an Academic Course, including Incidental Holiday.
- J2 Any trip booked during the Period of Insurance by an Insured Person involving travel within the Insured Person's Country of Domicile for the purpose of attending an Academic Course.
1. Cover for Cancellation under Section 5, Disruption begins on the Effective Date.
 2. In respect of Journeys defined under J1 above:
 - a) cover under all other Sections begins when the Insured Person leaves his or her normal place of residence or business (whichever is left last) during the Period of Insurance to commence the Journey and ends upon:
 - i. the Insured Person's return to his or her normal place of residence or business, whichever is reached first, at the end of the Academic Course; or,
 - ii. expiry of the Period of Insurance, whichever comes first.
 - b) cover under all Sections includes temporary return to the Insured Person's Country of Domicile during the Journey. In such cases cover (with the exception of cover under Section 5, Disruption) temporarily ends upon the Insured Person's return to his/her normal place of residence or 24 hours after the Insured Person's arrival in the Country of Domicile, whichever is earlier, and recommences when the Insured Person leaves his/her final destination in the Country of Domicile to complete the original Journey.
 3. In respect of Journeys defined under J2 above, cover shall be restricted to whilst travelling to, from and attending the Academic Course. Cover begins when the Insured Person leaves his or her normal place of residence or business (whichever is left first) and continues until arrival back at the normal place of residence or business (whichever is reached first).

STUDYCARE GROUP TRAVEL INSURANCE - SCHEDULE OF BENEFITS CONTINUED

Benefits			
Section	Benefit Description	Benefit Amount/ Limit of Liability	Excess
1. Personal Injury	Death	£10,000*	Nil
	Permanent Total Disablement	£25,000	Nil
	Permanent Disabling Injuries	£25,000	Nil
2. Medical	Medical Expenses	£1,000,000	Nil
	Supplementary Travel and Accommodation Expenses	£5,000	£50
	Emergency Repatriation Expenses	Unlimited	Nil
3. Personal Belongings	Personal Belongings	£1,500	£50
	Personal Belongings Delay	£100	Nil
4. Money		£1,000	£50
5. Disruption	Cancellation, Curtailment, Alteration to Itinerary	£5,000	£50
	Travel Delay:		
	a) after 12 hours	£20	Nil
	b) for each 12 hour period thereafter	£20	Nil
	c) maximum payable any one Journey	£1,000	Nil
	d) Abandonment	£2,000	£50
	Missed Departure	£500 per day	£50
6. Personal Liability		£1,000,000	Nil

* limited to £5,000 in respect of Insured Persons aged under 16 years at the time of sustaining Bodily Injury

ACE ASSISTANCE

Consistent with its philosophy of customer care ACE provides a number of additional assistance services for the traveller. These are automatically provided with the insurance cover and are summarised as follows.

1. Pre-Travel Information

During a Period of Insurance an Insured Person may call ACE Assistance on:

From within the UK: **020 7173 7798**

From outside the UK: **+44 (0)20 7173 7798**

for pre-travel information on:

- Business and social customs.
- Political situations.
- Medical advice and medical facilities overseas.
- Health precautions, including vaccinations.
- Visa and entry permit requirements.
- Currency.
- Banking hours.
- Time zones.
- Climate.
- Driving restrictions.

2. Travel Assistance

If during the Period of Insurance an Insured Person requires medical assistance or advice during a Journey he or she may call ACE Assistance on:

From within the UK: **020 7173 7798**

From outside the UK: **+44 (0)20 7173 7798**

in respect of:

- Medical Expenses.
- Emergency repatriation.
- Local payment of Hospital bills.
- Replacement of essential maintenance medication or drugs.

Insured Persons should ensure that they have details of this Policy, including the Policy Number and Period of Insurance, when calling.

INSURANCE AGREEMENT

The Group Policyholder (as specified in the Group Policy Schedule) and ACE European Group Limited (ACE) agree that:

The Policyholder will pay the Premium as agreed.

ACE will subject to the terms, Conditions, Provisions and Exclusions of this Policy, provide the Insurance in the manner and to the extent provided in this Policy. All information supplied to ACE by the Group Policyholder and/or Policyholder shall be incorporated into and be the basis of this Policy.

Provided that this Policy shall not be operative unless countersigned on the Policy Schedule by an authorised representative of ACE.



Andrew Kendrick
Chairman and CEO
ACE European Group Limited

GENERAL DEFINITIONS

The following General Definitions are applicable to the Policy as a whole.

£ shall mean United Kingdom Pounds Sterling.

Academic Course shall mean any educational course run by an Educational Establishment, including work experience/ placements organised by the Educational Establishment.

Accident shall mean a sudden, violent, external, unforeseen and identifiable event and the word Accidental shall be construed accordingly. If an Insured Person suffers Bodily Injury as a result of unavoidable exposure to the elements ACE will consider it as having been caused by an Accident.

ACE Assistance shall mean the travel assistance and emergency medical and repatriation services – organised by ACE.

Benefit Amount (or Limit of Liability in respect of Section 6. Personal Liability) shall mean the maximum amount, or assessed percentage thereof, ACE can pay based on the level of cover shown on the Schedule of Benefits.

Bodily Injury shall mean injury which is caused solely by Accidental means and which independently of illness or any other cause within 24 calendar months from the date of the Accident caused the Insured Person's death or disablement or the incurring of Medical Expenses.

Claim shall mean a single loss or a series of losses Due To one cause covered by this Policy.

Country of Domicile shall mean the country in which the Insured Person is habitually resident.

Due To shall mean directly or indirectly caused by, arising from, or in connection with.

Educational Establishment shall mean a recognised educational body located in the United Kingdom.

Effective Date shall mean the day, month and year on which the Policy is purchased as shown on the confirmation documentation issued to an Insured Person by the Group Policyholder.

Europe shall mean Albania, Andorra, Austria, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Canary Islands, Channel Islands, Croatia, Czech Republic, Denmark, Eire, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Mediterranean Islands (including Majorca, Menorca, Ibiza, Corsica, Sardinia, Sicily, Malta, Gozo, Crete, Rhodes and other Greek Islands, Northern and Southern Cyprus), Moldova, Monaco, Morocco, Netherlands, Norway, Poland, Portugal, Romania, Russian Federation (West of Urals), Serbia & Montenegro, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey, Ukraine.

Excess will mean the first amount of any Claim, as specified in the Schedule of Benefits, which each Insured Person must pay, except for a Claim for Medical Expenses in European Union countries when there is no Excess where a reduction is obtained using a European Health Insurance Card.

Group Policyholder shall mean the person, firm, company or organisation named as the Group Policyholder in the Group Policy Schedule.

Hijack shall mean unlawful seizure or taking control of an aircraft or conveyance in which the Insured Person is travelling as a passenger.

Hospital shall mean any establishment which is registered or licensed as a medical or surgical hospital in the country in which it is located and where the Insured Person is under the constant supervision of a Qualified Medical Practitioner.

Incidental Holiday shall mean trips, other than those organised by the Educational Establishment:

1. outside the Insured Person's Country of Domicile;
2. involving pre-booked travel or accommodation;
3. devoted entirely to pleasure, rest and relaxation; and
4. taking place before or after the Academic Course or during vacations recognised by the Educational Establishment.

The combined duration of Incidental Holiday must not exceed 25% of the duration of the Academic Course or 2 months, whichever is lesser.

Any Incidental Holiday in the United Kingdom must include at least 1 night spent in accommodation that is booked before the trip begins.

Insured Persons shall mean any category of person described under this heading on the Group Policy Schedule.

Journey shall mean any trip described in the Policy Schedule.

Major Powers shall mean the United Kingdom, the United States of America, France, the People's Republic of China and the former constituents of the Union of Soviet Socialist Republics.

Period of Insurance shall mean, in respect of:

- a) the Group Policyholder, the period between and inclusive of the dates shown From: and To: on the Policy Schedule commencing at 00.01 hours on the earlier date shown and expiring at midnight on the later date shown.
- b) any Insured Person, the period shown on the Policy Schedule commencing at 00.01 hours on the Effective Date and expiring at midnight on the last day of the Journey for which the Premium has been paid.

Dates refer to Local Standard Time at the address of the Group Policyholder or Insured Person as appropriate.

Policyholder shall mean Insured Person, except in the case of Insured Persons under the age of 18 years when the Policyholder shall be the parent or legal guardian of such Insured Person.

Premium shall mean the amount specified or referred to on the Policy Schedule in respect of the Insured Person's individual Period of Insurance or any amount which subsequently becomes due as a result of alteration or adjustment of the Policy.

Qualified Medical Practitioner shall mean a doctor or specialist who is registered or licensed to practise medicine under the laws of the country in which they practise other than:

1. an Insured Person;
2. a member of the immediate family of an Insured Person.

Specific Conditions, Specific Exclusions and Specific Definitions shall mean those conditions, exclusions and definitions more particularly stated in the Sections to which they specifically apply.

United Kingdom shall mean England, Scotland, Wales and Northern Ireland (excluding the Isle of Man and the Channel Islands).

War shall mean armed conflict between nations, invasion, act of foreign enemy, civil war, military or usurped power.

PLEASE NOTE that Specific Definitions relative to individual Sections of this Policy are located and contained in the appropriate Sections.

SECTION 1. PERSONAL INJURY

If during the Period of Insurance an Accident occurs during a Journey and causes Bodily Injury to an Insured Person ACE will pay the Benefit Amount shown in the Schedule of Benefits for:

- Death
- Permanent Total Disablement
- Permanent Disabling Injuries

ACE will pay a percentage of the amount shown in the Schedule of Benefits relative to the degree of disability as shown in the following Scale of Benefits which prescribes the maximum percentage payable for a range of Permanent Disabling Injuries.

Scale of Permanent Disability	
A. Permanent Total Disablement	100%
B. Loss of Sight in both eyes, Loss of Speech, Loss of Hearing in both ears	100%
C. Loss of one or more Limbs	100%
D. Loss of Sight in one eye	100%
E. Loss of Hearing in one ear	25%
F. Total loss of use of:	
a. the back or spine below the neck with no damage to the spinal cord	40%
b. the neck or cervical spine with no damage to the spinal cord	30%
c. a shoulder, elbow or wrist	25%
d. a hip, knee or ankle	20%
G. Loss of or total loss of use of:	
a. a foot below the level of the ankle (talo-tibial joint)	50%
b. a thumb	25%
c. a forefinger	20%
d. any other finger	10%
e. a big toe	10%
f. any other toe	5%
H. Payment for any Permanent Disabling Injury not listed above will be calculated on a medical assessment by ACE of the degree of disability in relation to the scale and not in relation to the Insured Person's ability to work.	

Provided that:

1. The total amount payable shall not exceed the Benefit Amount shown in the Schedule of Benefits for each Insured Person in respect of any one Accident.
2. If benefit is payable for Loss of or Loss of use of a Limb then benefit for parts of that Limb cannot also be claimed.

Disappearance

If during the Period of Insurance an Insured Person disappears during a Journey and after a suitable period of time it is reasonable for the Police or registration authorities to believe that such Insured Person has died as a result of Bodily Injury, the death benefit shall become payable subject to a signed undertaking given by the Group Policyholder, the Policyholder's or Insured Person's personal representatives that if the belief is subsequently found to be wrong such death benefit shall be refunded to ACE.

Specific Definitions applicable to Section 1. Personal Injury

Loss of Hearing shall mean total and irrecoverable deafness confirmed by audiometer and sound threshold tests.

Loss of Limb shall mean in respect of:

- i. an arm - physical severance of the four fingers at or above the metacarpal phalangeal joints (where the fingers join the palm of the hand) or the permanent total loss of use of an entire hand or arm.
- ii. a leg - physical severance or total loss of use above the level of the ankle (talo-tibial joint).

Loss of Sight shall be deemed to have occurred:

- i. in both eyes when the Insured Person's name has been added to the register of Blind Persons on the authority of a qualified ophthalmic specialist.
- ii. in one eye when the degree of sight remaining after correction is 3/60 or less on the Snellen Scale (which means the Insured Person is only able to see at 3 feet that which they should normally be able to see at 60 feet) and ACE is satisfied that the condition is permanent and without expectation of recovery.

Loss of Speech shall mean total and permanent loss of speech.

Permanent Disabling Injury shall mean disability which has lasted for at least 12 months and which in ACE's opinion is beyond hope of recovery and will in all probability continue for the remainder of the Insured Person's life.

Permanent Total Disablement shall mean Permanent Disabling Injury other than Loss of Limb, Loss of Sight in one or both eyes, Loss of Speech or Loss of Hearing in both ears which results in the Insured Person's inability to perform or give attention to gainful occupation of any and every kind.

Specific Exclusion applicable to Section 1. Personal Injury

ACE shall not be liable:

1. if Bodily Injury results from the Insured Person suffering from sickness or disease not directly resulting from Bodily Injury.
2. for disabilities arising from
 - a) Repetitive Stress (Strain) Injury or Syndrome or any gradually operating cause.
 - b) Post Traumatic Stress Disorder or any psychological or psychiatric condition.

Specific Conditions applicable to Section 1. Personal Injury

1. The death benefit is limited to £5,000 in respect of Insured Persons aged under 16 years at the date of sustaining Bodily Injury.
2. Any contributory degenerative condition or disability known by the Insured Person or their parent or legal guardian to be in existence at the time of sustaining Bodily Injury will be taken into account by ACE in assessing whether benefits are payable.

SECTION 2. MEDICAL

Medical Expenses

If during the Period of Insurance an Insured Person becomes ill or sustains Bodily Injury during a Journey outside the Insured Person's Country of Domicile, ACE will indemnify the Policyholder in respect of Medical Expenses up to the amount shown in the Schedule of Benefits for any one Journey.

Specific Definition applicable to the Medical Expenses sub-section

Medical Expenses shall mean all reasonable costs necessarily incurred outside the Insured Person's Country of Domicile for Hospital, nursing home, ambulance, surgical or other diagnostic or remedial treatment given or prescribed by a Qualified Medical Practitioner.

Supplementary Travel and Accommodation Expenses

If during the Period of Insurance an Insured Person becomes ill or sustains Bodily Injury during a Journey outside the Insured Person's Country of Domicile, ACE will indemnify the Policyholder in respect of Supplementary Travel and Accommodation Expenses up to the amount shown in the Schedule of Benefits for any one Journey.

Specific Definitions applicable to the Supplementary Travel and Accommodation Expenses sub-section

Accommodation shall mean accommodation of a standard up to but not exceeding that in which the Insured Person was or would have been staying during the course of the Journey.

Supplementary Travel and Accommodation Expenses shall mean reasonable additional costs necessarily incurred:

1. for travel and accommodation expenses of the Insured Person incurred in returning to the Country of Domicile.
2. for travel and accommodation of up to 2 relatives or friends of the Insured Person who on medical advice from a Qualified Medical Practitioner are advised to travel to or remain with the Insured Person.
3.
 - a) for funeral expenses incurred in the burial or cremation of the Insured Person outside the Country of Domicile.
 - b) in transporting the Insured Person's body or ashes for burial in the Country of Domicile (excluding funeral and interment costs in the Country of Domicile).
 - c) in transporting the Insured Person's Personal Belongings (as defined in the Personal Belongings Section) back to the Country of Domicile.

Emergency Repatriation Expenses

If during a Period of Insurance an Insured Person becomes ill or sustains injury during a Journey outside the Insured Person's Country of Domicile, ACE will indemnify the Policyholder in respect of Emergency Repatriation Expenses.

Emergency Repatriation Expenses are provided by ACE Assistance who can help in a range of different circumstances, including medical emergencies. Insured Persons should ensure that they have details of this Policy, including the Policy Number and Period of Insurance when calling:

From within the UK: **020 7173 7798**

From outside the UK: **+44 (0)20 7173 7798**

Specific Definition applicable to the Emergency Repatriation Expenses sub-section

Emergency Repatriation Expenses shall mean all reasonable costs necessarily incurred in repatriating the Insured Person to the most suitable Hospital or to the Insured Person's home address in the Country of Domicile provided that such repatriation is:

1. medically necessary and
2. organised by ACE Assistance.

Specific Conditions applicable to the Emergency Repatriation Expenses sub-section

1. ACE Assistance must be informed immediately or as soon as reasonably possible of any emergency that may potentially give rise to a Claim.
2. The Group Policyholder and/or Policyholder and/or Insured Person must not make or attempt to make arrangements without the involvement and/or agreement of ACE Assistance.
3. Any repatriation must be organised by ACE Assistance who will use the most appropriate method including, if necessary, the use of air services and arrange for qualified medical staff to accompany an Insured Person if required.
4. The Group Policyholder or Policyholder will reimburse ACE in respect of all costs incurred in the event of repatriation services being provided by ACE Assistance in good faith to any person not insured under this Policy.

ACE Assistance also includes the following services:

1. Providing a 24-hour multi-lingual emergency medical assistance service.
2. Initial guarantee of payment of overseas Hospital and doctors' accounts.
3. Arranging overseas hospitalisation and the monitoring of Insured Persons in co-operation with the attending local physician.
4. When recommended by ACE Assistance's Chief Medical Officer, arranging medical repatriation of the Insured Person(s) including, when necessary, organisation of transport, medical escorts and the provision of special medical equipment.
5. Providing for the services of a local Agent to provide assistance and advice.
6. Organising the repatriation of human remains and arranging the necessary import/export documents.
7. Liaising with General Practitioners, Hospital Services and Insured Person's relatives.
8. Assisting accompanying relatives of the Insured Person by arranging and paying for additional accommodation and transport costs.
9. Locating and despatching drugs, contact lenses, glasses, blood and medical equipment which are unavailable at the Insured Person's location.

Specific Extension to Section 2. Medical

If during the Period of Insurance an Insured Person becomes ill during a Journey Due to complications of pregnancy (as diagnosed by a Qualified Medical Practitioner or specialist in Obstetrics - provided that if the Insured Person is travelling between the 28th - 35th (inclusive) weeks of pregnancy they must provide a medical certificate (dated no earlier than 5 days before the outbound travel date) issued by a Qualified Medical Practitioner or midwife confirming the number of weeks of pregnancy and that the Insured Person is fit to travel on the Journey), ACE will indemnify or pay the Policyholder in the terms of cover provided under Section 2 Medical up to the Benefit Amounts shown in Schedule of Benefits.

Specific Exclusions applicable to Section 2. Medical

ACE shall not be liable for:

1. any expenses incurred where a Journey is booked or undertaken against the advice of a Qualified Medical Practitioner or where the purpose of the Journey is to receive medical treatment or advice or where a terminal prognosis has been given.
2. any expenses which are recovered from any other insurance policy or national insurance programme which is applicable to the Insured Person.
3. any expenses incurred after 12 months from the time of the incurring of the first expense.
4. any expenses incurred as a result of pregnancy within 2 months of Expected Date of Delivery unless such expenses are incurred Due To a medical emergency.
5. dental or optical expenses other than those incurred in providing the minimum treatment necessary to relieve pain and discomfort for the duration of the Journey, and then only provided that all routine dental and optical treatment is completed prior to the Journey.
6. more than £1,500 in respect of expenses for the treatment of psychiatric or mental disorders.
7. expenses incurred in the Country of Domicile.
8. any expenses incurred by a child/children under the age of 6 months who have been born during a Journey outside the Country of Domicile

9. surgical or medical treatment which can be reasonably delayed until the Insured Person's return to the Country of Domicile.
10. medication and/or treatment which at the time of departure is known to be required or to be continued outside the Country of Domicile.
11. any additional costs for single or private room accommodation.
12. the Excess. This will be waived where the Insured Person has obtained a reduction in the cost of Medical Expenses in European Union countries by using a European Health Insurance Card.

Specific Condition applicable to Section 2. Medical

Within the United Kingdom Insured Persons must use the medical services provided by the National Health Service unless otherwise authorised by ACE Assistance.

SECTION 3. PERSONAL BELONGINGS

Personal Belongings

If during the Period of Insurance the Insured Person sustains loss of or damage to Personal Belongings during a Journey ACE will indemnify the Policyholder in respect of such loss or damage up to the amount shown in the Schedule of Benefits for any one Journey but not exceeding £250 for any article, pair or set.

Specific Definitions applicable to the Personal Belongings sub-section

Computer Equipment shall mean personal or laptop computers, including system units, monitors, printers and external power supplies.

Personal Belongings shall mean personal articles which are the property of the Insured Person, or property for which they are responsible, and which are taken on or acquired during the Journey, or kept in a Self-Storage Location.

Self-Storage Location shall mean a building used exclusively for the storage of Personal Belongings that has individually secured self-access units.

Unattended shall mean left away from an Insured Person where the Insured Person is clearly unable to see and get hold of their Personal Belongings.

Valuables shall mean cameras and other photographic equipment, GPS/satellite navigation equipment, audio and audiovisual equipment, computer games equipment and peripherals, telescopes and binoculars, jewellery, watches, furs, precious and semi-precious stones and articles made of or containing gold, silver or other precious metals.

Personal Belongings Delay

If during a Period of Insurance all or part of the Insured Person's Personal Belongings are lost or temporarily mislaid for more than 12 hours during any stage (other than the final return stage to the Country of Domicile) of a Journey ACE will reimburse the Policyholder for up to £100 which has been paid for the purchase of essential items of replacement clothing or toilet requisites. Any amounts paid under this extension will be deducted from any subsequent amounts payable under Personal Belongings in respect of the same loss.

Specific Exclusions applicable to Section 3. Personal Belongings

ACE shall not be liable for:

1. vehicles or their accessories.
2. Computer Equipment left Unattended unless in a locked room, apartment or other secure premises and there is evidence of forced entry.
3. Valuables left Unattended unless in a safety deposit box, or in a locked room, apartment or other secure premises, and there is evidence of forced entry.
4. any items stolen from an Unattended vehicle unless they were:
 - a) in the locked boot of the vehicle, or
 - b) in the luggage space at the rear of a locked vehicle and out of view, and there is evidence of forced entry.
 - c) items stolen from a Self-Storage Location unless there is evidence of forced entry.
5. loss or corruption of or damage to software, information or data contained in any computer, tapes or recording equipment or any cost incurred in repairing or replacing such information, software, data, computer, tapes or recording equipment.
6. loss or theft unless it is reported to the Police (and the hotel management if the loss or theft occurs in a hotel) within 24 hours of discovery and ACE is provided with an original written Police report and report to the hotel management as applicable.
7. loss or damage Due To:
 - a) moth, vermin, wear and tear, atmospheric or climatic conditions or gradual deterioration.
 - b) inherent mechanical or electrical failure, breakdown or derangement.
 - c) any process of cleaning, restoring, repairing or alteration.
8. more than a reasonable proportion of the total value of a pair or set where the lost or damaged article is part of a pair or set.

9. loss or damage occurring in the custody of an airline or other transport carrier unless reported immediately upon discovery and in the case of an airline a Property Irregularity Report obtained.
10. loss of or damage to any items sent as freight or under an airway-bill or bill of lading.
11. loss Due To confiscation or detention by customs or any other authority.
12. any items of household furniture, household appliances or household equipment.
13. loss of or damage to:
 - a) contact or corneal lenses, dentures, dental caps or crowns, hearing aids or fragile articles;
 - b) sporting equipment whilst in use.
 - c) any article more specifically insured or recoverable under any other insurance.
14. the Excess. In the event of a Claim under both the Personal Belongings and Money Sections of this Policy only one Excess will apply per Insured Person.

Specific Conditions applicable to Section 3. Personal Belongings

1. The Insured Person shall take all reasonable precautions for the safety of any insured article.
2. On the happening of any loss or damage ACE shall be entitled:
 - a) to take and keep possession of any article and to deal with salvage in a reasonable manner.
 - b) at its own option to repair or replace any article for which it is liable.
3. In the event of total loss or destruction of any article the basis of settlement shall be the cost of replacing the article as new provided that the replacement article is substantially the same but not better than the original article when new.
4. The limit of £250 for any article, pair or set shall be waived in respect of loss of or damage to Computer Equipment.

SECTION 4. MONEY

If during the Period of Insurance the Insured Person sustains loss of or damage to Money during a Journey, or during the 72 hours immediately prior to commencement or subsequent to completion of the Journey, ACE will indemnify the Policyholder in respect of such loss up to the amount shown in the Schedule of Benefits for any one Journey.

Specific Definition applicable to Section 4. Money sub-section

Money shall mean coins, bank notes, postal or money orders, signed travellers cheques and other cheques, letters of credit, travel tickets, credit cards and petrol coupons or other prepaid coupons which belong to or are in the custody and control of an Insured Person and are intended for travel, meals, accommodation and personal expenditure only.

Specific Exclusions applicable to Section 4. Money

ACE shall not be liable for:

1. loss of or damage to Money unless:
 - a) attended by the Insured Person; or
 - b) in a safety deposit box.
2. loss or theft unless it is reported to the Police (and the hotel management if the loss or theft occurs in a hotel) within twenty-four hours of discovery (or earlier if required by the credit card issuer) and ACE is provided with an original written Police report and report to the hotel management as applicable.
3. loss Due To confiscation or detention by customs or any other authority.
4. loss Due To devaluation of currency or shortages Due To errors or omission during monetary transaction.
5. more than £500 in respect of coins and/or bank notes.
6. traveller's cheques unless the loss or theft is reported immediately to the local branch or agent of the issuing company; or if the issuing company provides a replacement service.
7. promotional vouchers or awards or any goods or services obtained through the conversion of such vouchers or awards.
8. the Excess. In the event of a Claim under both the Personal Belongings and Money Sections of the Policy only one Excess will apply per Insured Person.

SECTION 5. DISRUPTION

Cancellation/Curtailment/Alteration to Itinerary

If during a Period of Insurance an Insured Person is forced to:

1. cancel any part of a planned Journey prior to the commencement of that Journey; or,
2. curtail or alter the itinerary of any part of a planned Journey during the course of that Journey

as the direct and necessary result of:

1. the Insured Person sustaining Bodily Injury or becoming ill;
2. complications of pregnancy as diagnosed by a Qualified Medical Practitioner who specialises in Obstetrics.
3. the death, injury or illness of the Insured Person's spouse, partner, mother, father, daughter, son, sister, brother, friend or close business colleague;
4. compulsory quarantine, jury service, subpoena or Hijack involving the Insured Person or the Insured Person's spouse, partner, mother, father, daughter, son, sister, brother, friend or close business colleague;
5. cancellation or curtailment of scheduled public transport services consequent upon strike, riot or civil commotion;
6. the Insured Person's residence or business premises being rendered uninhabitable within 7 days of commencement of the planned Journey or the Insured Person's presence being required by the Police following burglary or attempted burglary at the Insured Person's residence or business premises,

ACE will indemnify the Policyholder in respect of such Cancellation, Curtailment or Alteration of Itinerary Expenses incurred up to the amount shown in the Schedule of Benefits for any one Journey.

Specific Definitions applicable to the Cancellation/Curtailment/Alteration to Itinerary sub-section

Cancellation Expenses shall mean loss of deposits, or charges for advance payments for travel or accommodation or other charges which have not or will not be used, but which become forfeit or payable under contract.

Curtailment or Alteration of Itinerary Expenses shall mean:

1. loss of deposits, or charges for advance payments for travel or accommodation or other charges which have not been and will not be used, but which become forfeit or payable under contract.
2. additional travel and accommodation expenses.

Travel Delay and Abandonment

If an Insured Person is delayed for at least twelve hours from the scheduled departure time (as shown on the travel ticket) of the outbound journey from the Country of Domicile or the return journey to the Country of Domicile because the scheduled departure of the outbound or inbound flight including connecting flights, sea crossing, coach or train journey is delayed Due To strike, industrial action, adverse weather conditions, traffic flow congestion or mechanical breakdown, ACE will pay:

1. £20 for the first full 12-hour delay and then £20 for each full 12-hour delay thereafter up to £1,000 or the cost of the Journey, whichever is lesser; or
2. up to £2,000 in respect of Curtailment Expenses incurred if the Insured Person abandons his/her Journey after a delay of at least twelve hours of the scheduled departure time from the Country of Domicile, provided that such delay has caused the Insured Person to miss at least 25% of Academic Course that he or she had booked to attend during the Journey.

Specific Definition applicable to the Travel Delay and Abandonment sub-section

Curtailment Expenses shall mean loss of deposits, or charges for advance payments for travel or accommodation or other charges which have not been and will not be used, but which become forfeit or payable under contract.

Missed Departure

If during the Period of Insurance as a result of the failure of public transport due directly to strike, industrial action, adverse weather conditions, traffic flow congestion or mechanical breakdown the Insured Person

misses the international departure of the ship, aircraft or other conveyance on which the Insured Person is booked to travel from:

1. the Country of Domicile at the commencement of the Journey; or,
2. the initial point of departure at the end of the Journey,

ACE will indemnify the Policyholder in respect of reasonable additional travel and accommodation expenses incurred to reach the scheduled destination up to £500 for any one Journey, provided that:

1. such travel is of a standard no greater than the class of transport on the outbound journey and:-
2. the standard of accommodation is not superior to that of the Journey.

Specific Exclusions applicable to Section 5. Disruption

ACE shall not be liable for:

1. any expenses incurred where a Journey is booked or undertaken against the advice of a Qualified Medical Practitioner or where the purpose of the Journey is to receive medical treatment or advice.
2. expenses incurred as a result of pregnancy within 2 months of Expected Date of Delivery unless such expenses are incurred Due To a medical emergency.
3. any costs or charges paid or discharged by the use of promotional vouchers or awards of any description.
4. an Insured Person deciding not to travel or, if on a Journey, deciding not to continue.
5. more than a rateable proportion of any expenses which are also recoverable from any other insurance policy which is applicable to the Insured Person.
6. any expenses incurred as a result of regulations or order made by any Public Authority or Government.
7. any expenses incurred as a result of strike, labour dispute, mechanical breakdown or failure of the means of transport (other than disruption of road and rail services by avalanche snow or flood) which existed or the possibility of which existed and for which advance warning had been given before the date on which the Journey was booked.
8. any expenses incurred if the Group Policyholder or Policyholder was aware at the time of applying for this Policy of any reason why the Journey should be cancelled or curtailed.
9. any expenses incurred as a result of any aircraft, sea vessel or train being withdrawn from service, either temporarily or otherwise, on the orders of the recognised regulatory authority in any country.
10. the Excess.

Additional Specific Exclusions applicable to the Travel Delay and Abandonment and Missed Departure sub-sections only

ACE shall not be liable for:

1. any expenses incurred where the Insured Person has failed to:
 - a) check in according to the itinerary supplied unless the failure was itself Due To strike or industrial action;
 - b) obtain written confirmation from the Carriers or their handling agents of the number of hours delay and the reason for such delay or abandonment.
2. withdrawal from service temporarily or otherwise of any aircraft or sea vessel on the orders or recommendation of the manufacturer, the Civil Aviation Authority, a Port Authority or any similar body in any country.
3. delay of public transport which has not been booked in advance.

SECTION 6. PERSONAL LIABILITY

If the Insured Person becomes legally liable to pay damages in respect of:

1. accidental bodily injury (which shall include death illness and disease) to any person; or
2. accidental loss of or damage to material property occurring during the Period of Insurance and arising out of the Journey, ACE will indemnify the Policyholder for all such damages payable in respect of each occurrence or a series of occurrences arising directly or indirectly from one source or original cause up to £1,000,000 (the Limit of Liability).

ACE will also pay:

1. all costs and expenses recoverable by a claimant from the Insured Person;
2. all costs and expenses incurred with the written consent of ACE;
3. solicitors' fees for representation at any coroner's inquest or fatal accident enquiry or in any Court of Summary Jurisdiction;

- except that in respect of occurrences happening in or claims or legal proceedings brought or originating in the United States of America and Canada or any other territory within the jurisdiction of either such country, costs and expenses described in 1, 2 and 3 above are deemed to be included in the Limit of Liability stated.

Specific Exclusions applicable to Section 6. Personal Liability

This Section does not apply to liability in respect of:

1. bodily injury to any person who is
 - a) under a contract of service or apprenticeship with the Group Policyholder or Policyholder when such injury arises out of and in the course of their employment by the Group Policyholder or Policyholder.
 - b) a member of the Insured Person's family.
 - c) also insured under this Policy.
2. loss of or damage to property belonging to or held in trust by or in the custody or control of the Insured Person other than temporary accommodation occupied by the Insured Person in the course of a Journey.
3. bodily injury loss or damage caused directly or indirectly in connection with the ownership, possession or use by the Insured Person, their servants or agents of:
 - a) mechanically propelled vehicles (other than golf buggies used on golf courses and not on public roads).
 - b) aircraft, hovercraft, watercraft (other than non mechanically powered watercraft less than 30 feet in length used on inland waters).
 - c) firearms (other than sporting guns).
4. bodily injury loss or damage arising directly or indirectly in connection with:
 - a) the ownership, possession or occupation of land or buildings, immobile property or caravans other than temporary accommodation occupied by the Insured Person in the course of a Journey.
 - b) any wilful or malicious act.
 - c) the carrying on of any trade, business or profession.
5. any liability assumed by the Insured Person under any contract or agreement unless such liability would have attached in the absence of such contract or agreement.
6. any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:
 - a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - b) the radioactive toxic explosive or other hazardous properties of any nuclear assembly or nuclear components thereof
7. any liability directly or indirectly occasioned by the happening through or in consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
8. the cost of punitive or exemplary damages.

Specific Conditions applicable to Section 6. Personal Liability

1. no admission, offer, promise or indemnity shall be made without the consent of ACE which shall be entitled to take over and conduct in the Insured Person's name the defence or settlement of any claim or to prosecute in the Insured Person's name for its own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings and in the settlement of any

claim and the Insured Person shall give all information and assistance as ACE may require. Every letter, claim, writ, summons and process shall be forwarded to ACE on receipt. Written notice shall be given to ACE immediately the Insured Person shall have notice of any prosecution or inquest in connection with any circumstances which may give rise to liability under this Section.

2. ACE may at any time pay to the Policyholder in connection with any claim or series of claims the amount shown in the Schedule of Benefits (after deduction of any sum(s) already paid as compensation) or any lesser amount for which such claim(s) can be settled and upon such payment being made ACE shall relinquish the conduct and control of and be under no further liability in connection with such claim(s) except for the payment of costs and expenses recoverable or incurred prior to the date of such payment
3. If at the time of the happening of any occurrence covered by this Section there is any other existing insurance whether effected by the Policyholder or not covering the same liability ACE shall not be liable to indemnify the Policyholder in respect of such liability except so far as concerns any excess beyond the amount which would have been payable under such other insurance had this Section not been effected.

GENERAL EXCLUSIONS

The following General Exclusions are applicable to the Policy as a whole.

1. ACE shall not be liable for payment of any benefit for Bodily Injury, loss or expense:
 - a) suffered or incurred after the expiry of the Period of Insurance during which the Insured Person attains the age of 65 years.
 - b) suffered or incurred before the Insured Person attains the age of 6 months.
 - c) suffered or incurred during a holiday other than:
 - i. Incidental Holiday;
 - ii. trips organised by an Educational Establishment as part of an Academic Course; or,
 - iii. weekend trips during term, where the Insured Person is temporarily residing outside his/her Country of Domicile for the duration of an Academic Course.
 - d) to any Insured Person who is a professional sportsperson or a professional entertainer.
2. ACE shall not be liable for Bodily Injury, loss or expense Due To:
 - a) suicide, attempted suicide or deliberate self-inflicted injury by the Insured Person regardless of the state of their mental health.
 - b) an Insured Person engaging in aviation as a pilot or crew member of a fixed wing or rotary propelled aircraft.
 - c) an Insured Person being a full-time member of the armed forces of any nation or international authority or a member of any Reserve Forces called out for Permanent Service.
 - d) War, whether declared or not:
 - i. in the United Kingdom or an Insured Person's Country of Domicile;
 - ii. between any of the Major Powers;
 - iii. in Europe in which one or more of the Major Powers or their armed forces are engaged;
 - iv. in Europe involving forces acting for any international authority.
 - e) an Insured Person travelling to a country which is or whose armed forces are engaged in War within its own borders where the part of a Journey commences after the outbreak of such War.
 - f) any illegal act of the Insured Person.

PLEASE NOTE that Specific Exclusions relating to individual Sections of this Policy are located and contained in the appropriate Sections.

GENERAL CONDITIONS

1. This Policy, Policy Schedule, Schedule of Benefits and endorsement(s), if any, and the information provided by the Group Policyholder or Policyholder shall be read together as one contract and any word or expression to which specific meaning has been attached shall unless the context otherwise requires bear such meaning wherever it may appear.
2. The Group Policyholder shall give written notice within a reasonable time of any alteration in the Group Policyholder's business.
3. ACE may cancel:
 - a) this Policy; or
 - b) the insurance in respect of any one Insured Person,
by giving thirty days written notice to the Group Policyholder at their last known address and in such event the Premium for the period up to the date when the cancellation takes effect shall be calculated and ACE shall promptly return any unearned portion of the Premium paid.
4. Where the Group Policyholder, Policyholder, Insured Person or their personal representatives do not comply with any obligation to act in a certain way specified in this Policy ACE reserves the right not to pay a Claim.
5. If an Insured Person is the victim of a Hijack the insurance provided by this Policy shall continue for a period not exceeding 12 months from the date of Hijack to enable the Insured Person to complete the original Journey or to return to the Country of Domicile.
6. The benefits under this Policy may not be assigned by the Group Policyholder, Policyholder, Insured Person or their personal representatives. ACE shall not be bound to accept or be affected by any notice or any trust, charge, lien, purported assignment or other dealing with or relating to this Policy.
7. This Policy will be voidable in the event of misrepresentation, misdescription or non-disclosure of any material particular by or on behalf of the Group Policyholder, Policyholder or Insured Person.
8. It is hereby agreed between ACE, the Group Policyholder, Policyholder and Insured Person that:
 - a) this Policy shall be governed and construed in accordance with the Law of England and Wales and the English Courts alone shall have jurisdiction in any dispute.
 - b) communication of and in connection with this Policy shall be in the English language.
9. If it has been agreed that any part of the Premium, being based on estimated numbers, is adjustable then the Group Policyholder shall within 30 days of the end of the Period of Insurance provide the actual numbers to ACE.
10. The Group Policyholder, Policyholder, Insured Person and ACE agree that it is not intended for any third party to this contract to have the right to enforce or vary the terms of this contract. The Group Policyholder, Policyholder, Insured Person and ACE can rescind or vary the terms of this contract without the consent of any third party to this contract who might seek to assert that they have rights under the Contracts (Rights of Third Parties) Act 1999.
11. The Group Policyholder, the Policyholder and the Insured Person must take ordinary and reasonable care to safeguard against loss, damage, Accident, injury, Bodily Injury or illness as though not insured. If ACE believes that an Insured Person has not taken reasonable care of property, the Claim may not be paid. The items insured under this Policy must be maintained in good condition and kept in good repair.
12. It is the Group Policyholder's and the Policyholder's responsibility to provide complete and accurate information to ACE when applying for the Policy and throughout the life of this Policy. It is important that the Group Policyholder (and Policyholder where appropriate) ensures all statements made in the application, over the telephone, on claim forms and other documents are full and accurate. Please note that if the Group Policyholder/ Policyholder fails to disclose any material information to ACE this could invalidate the insurance cover and could mean that part or all of a Claim may not be paid.

PLEASE NOTE that Specific Conditions relevant to the individual Sections of this Policy are located and contained in the appropriate Section.

CHANGING THE COVER

There may be times when ACE may want to change the Policy. If this happens, ACE will write to the Group Policyholder with details of the changes at least 30 days before ACE makes them. Any changes ACE makes will be the same for Insured Persons under the StudyCare Group Travel Policy. ACE cannot make changes to cover that only apply to a particular Insured Person.

CLAIM PROVISIONS

1. On the happening of any occurrence likely to give rise to a Claim under this Policy a claim form shall be obtained from the Group Policyholder and forwarded, together with the Insured Person's Study Group booking reference number, to:
The Customer Service Manager
ACE Claims and Customer Service Centre
200 Broomielaw, Glasgow, G1 4RU
Tel: 0845 841 0845
International: +44 (0)141 285 2999
Fax: +44 (0)1293 597322
within 30 days or as soon as reasonably possible after the date of the occurrence.
2. The Insured Person shall as soon as possible after the occurrence of any Accidental Bodily Injury or illness obtain and follow the advice of a Qualified Medical Practitioner and ACE shall not be liable for any consequences of the Insured Person's failure to obtain and follow such advice and use such appliance or remedies as may be prescribed.
3. The Insured Person shall at their own expense furnish to ACE such certificates, information and evidence as ACE may from time to time reasonably require in the form prescribed by ACE. ACE shall be allowed at its own expense, upon reasonable notice to the Insured Person, to request a medical examination of an Insured Person as appropriate.
4. If any Claim under this Policy shall be in any respect fraudulent or if any fraudulent means or devices shall be used by the Group Policyholder, or Insured Person or anyone acting on their behalf to obtain benefit under this Policy ACE shall be under no liability in respect of such Claim.
5. The Group Policyholder, Policyholder and Insured Persons must keep to the terms of this Policy. If they do not, ACE may not accept a Claim.
6. ACE will deal with Accidental death Claims as follows:
 - i. If the Insured Person is aged 18 years or over, ACE will pay the Benefit Amount for Accidental death to the estate of the deceased Insured Person and the receipt given to ACE by the deceased Insured Person's personal representatives shall be a full discharge of liability by ACE in respect of the Claim for such Benefit Amount.
 - ii. If the Insured Person is aged under 18 years, ACE will pay the Benefit Amount for Accidental death to the parent or legal guardian (Policyholder) of such minor. The receipt given to ACE by the parent or legal guardian shall be a full discharge of liability by ACE in respect of the claim for such Benefit Amount.
7. ACE will deal with Claims other than for Accidental death as follows:
 - i. If the Insured Person is aged 18 years or over ACE will pay the Benefit Amount or the assessed percentage for all other Claims to the Insured Person and their receipt shall be a full discharge of all liability by ACE in respect of the Claim for such Benefit Amount or the assessed percentage.
 - ii. If the Insured Person is aged under 18 years ACE will pay the Benefit Amount or the assessed percentage for all other Claims to the parent or legal guardian (Policyholder) of such minor, for the benefit of that minor. The receipt given to ACE by the parent or legal guardian shall be a full discharge of all liability by ACE in respect of the Claim for such Benefit Amount or the assessed percentage.
8. No sum payable by ACE under this Policy shall carry interest unless payment has been unreasonably delayed by ACE following receipt of all the required certificates, information and evidence necessary to support the Claim. Where interest becomes payable by ACE, it will be calculated only from the date of final receipt of such certificates, information or evidence.

9. Claims involving foreign currency will be converted into Policy currency at the selling rate of exchange published in the Financial Times on the day nearest to the date of the loss.

COMPLAINTS PROCEDURES

ACE is dedicated to providing a high quality service and wants to maintain this at all times. If it is felt that a first class service has not been offered or a complaint must be made regarding this insurance:

- a) AON Limited should be contacted,
- b) alternatively, contact:
The Customer Service Manager
ACE Claims and Customer Service Centre
200 Broomielaw, Glasgow, G1 4RU
Tel: 0845 841 0845
Fax: 01293 597322

Quoting Policy details.

The Financial Ombudsman Service (FOS) may be approached for assistance if there is dissatisfaction with ACE's final response. Its contact details are:

Financial Ombudsman Service
South Quay Plaza, 183 Marsh Wall
London, E14 9SR
Tel: 0845 080 1800, Fax: 0207 964 1001
Email: enquiries@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

The existence of these complaints procedures does not reduce an Insured Person's Statutory Rights relating to the Policy. For further information about Statutory Rights the Insured Person should contact the Office of Fair Trading or Citizens Advice Bureau

FINANCIAL SERVICES COMPENSATION SCHEME

In the unlikely event that ACE is unable to meet its liabilities, the Policyholder may be entitled to compensation under the Financial Services Compensation Scheme (FSCS).

Their contact details are:

Financial Services Compensation Scheme
7th Floor Lloyds Chambers
1 Portsoken Street, London, E1 8BN
Tel: 020 7892 7300
Fax: 020 7892 7301
e-mail: enquiries@fscs.org.uk
Website: www.fscs.org.uk

DATA PROTECTION/PRIVACY

ACE European Group Limited is part of the ACE Group of companies. It and the group companies will use information given together with other information for the administration of this Policy, the handling of Claims and the provision of customer services. The information may also be disclosed to ACE's service providers and agents for these purposes. It may also be disclosed to the Group Policyholder's agents, where appointed.

The Insured Person has a right to request a copy of the information (for which ACE may charge a small fee) and to correct any inaccuracies. To make sure instructions are followed correctly and to improve ACE's service through staff training, telephone calls may be recorded.

Underwritten by:

ACE European Group Limited

Main business – general insurance.

Registered in England No. 1112892.

Head Office: ACE Building, 100 Leadenhall Street, London, EC3A 3BP.

Authorised and regulated by the Financial Services Authority (FSA). Registration number FRN202803.

Full details can be found on the FSA's Register by visiting <http://www.fsa.gov.uk/register> or by contacting the FSA on 0300 500 5000

ACE Claims and Customer Services Centre

200 Broomielaw, Glasgow, G1 4RU

www.aceeuropeangroup.com

ACE European Group Limited

ACE Claims and Customer Service Centre

200 Broomielaw, Glasgow G1 4RU

Tel: **0845 841 0845**

Fax: **01293 597322**

Registered in England

Number 1112892

Head Office:

ACE Building

100 Leadenhall Street

London

EC3A 3BP

www.aceeuropeangroup.com

ACE European Group Limited is a member of the Association of British Insurers.

ACE European Group Limited, whose main business is general insurance is authorised and regulated by the Financial Services Authority, registration number FRN202803. Full details can be found on the FSA's Register by visiting www.fsa.gov.uk/register or by contacting the FSA on +44 (0)20 7066 1000

