



ace europe

underwritten by:

ACE European Group Limited

Ashdown House

125 High Street

Crawley

West Sussex RH10 1DQ

www.aceeurope.com

keyfacts

StudyCare Group Travel Insurance Policy Summary

This Policy Summary is essential reading, but it does not contain the full terms and conditions of the StudyCare Group Travel Insurance. Please refer to the StudyCare Group Travel Insurance Policy Document for full details.

INSURER

The StudyCare Group Travel Insurance Policy is underwritten by ACE European Group Limited (ACE), whose registered office is 100 Leadenhall Street, London EC3A 3BP. ACE is 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 0845 606 1234.

POLICY NUMBER

54UK427882

INSURED PERSONS

The policy covers any student on an academic course at an educational establishment in the United Kingdom, including accompanying family members and group leaders, all of whom have paid the appropriate premium.

DURATION

The policy provides cover for the duration of the academic course, including incidental holiday travel.

SIGNIFICANT FEATURES AND BENEFITS

Personal Injury - £10,000 for death (£5,000 in respect of insured persons aged under sixteen years), up to £25,000 for permanent disabling injuries.

Medical - up to £1,000,000 for medical expenses incurred outside the insured person's country of domicile. Unlimited emergency repatriation expenses.

Supplementary travel and accommodation expenses - up to £5,000

ACE Assistance - 24 hour multi lingual emergency medical assistance service

Personal Belongings - up to £1,500 (limit £250 any one article, pair or set, with the exception of computer equipment).

Personal Belongings delay - purchase of essential items up to £100 after 12 hours delay

Money - up to £1000 (limit £500 for coins and banknotes)

Disruption - up to £5,000 for any one journey for

Cancellation/Curtailment/Alteration to Itinerary

Travel Delay - £20 for the first 12 hours delay and £20 for each subsequent 12 hour period (maximum £1,000)

Abandonment - up to £2,000

Missed Departure - up to £500

Personal Liability - up to £1,000,000.

SIGNIFICANT EXCLUSIONS - (See General Exclusions and the Specific Exclusions under each section of the policy document). Persons aged over 65 years; persons aged under 6 months; holiday other than incidental holiday; professional sportspersons/entertainers; self-injury; flying other than as a passenger; full-time membership of the armed forces or membership of reserve forces called up for permanent service; war; illegal acts.

CANCELLATION

ACE may cancel this Group Policy or cover in respect of an individual insured person by sending 30 days notice to the Group Policyholder at their last known address. 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.

CLAIM PROVISIONS

On the happening of any occurrence likely to give rise to a claim under this policy notice shall be given to Accident and Health Claims, ACE European Group Limited, Ashdown House, 125 High Street, Crawley, West Sussex, RH10 1DQ (tel: +44 (0) 1293 725830, fax: +44 (0) 1293 725845), as soon as reasonably possible after the date of the occurrence. The insured person should ensure that the Study Group Booking Reference Number is quoted on the claim form. If an insured person requires medical assistance or advice during a journey they should contact ACE Assistance:

from within the UK: 0870 606 2810

from outside the UK: +44 870 606 2810

or should there be any difficulty contacting this number:
+44 1444 442992

COMPLAINTS PROCEDURES

If an insured person has a complaint they should contact the intermediary who arranged this insurance, or The Customer Service Manager, ACE European Group Limited, Ashdown House, 125 High Street, Crawley, West Sussex, RH10 1DQ, Tel: 01293 726060 Fax: 01293 726100. email: cust.servuk@ace-ina.com

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

enquiries@financial-ombudsman.org.uk

A leaflet explaining its procedure is available on request.

The existence of these complaints procedures does not affect any right of legal action an insured person may have against ACE.

LAW AND LANGUAGE

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. Communication of and in connection with this Policy shall be in the English language.

FINANCIAL SERVICES COMPENSATION SCHEME

In the unlikely event that ACE is unable to meet its liabilities, the insured person may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). The FSCS will meet the first £2,000 of a claim in full plus 90% of the balance without any upper limit. Their contact details are: Financial Services Compensation Scheme, 7th Floor, Lloyd's Chambers, 1 Portsoken Street, London, E1 8BN. Telephone: +44 (0) 20 7892 7300. Fax: +44 (0) 20 7892 7301. Website: <http://www.fscs.org.uk>