

## Travel Insurance summary of cover for students of ABC Languages Ltd.

This insurance is available to students of ABC Languages Ltd. ('the school') for whom the appropriate premium has been paid, whilst attending a course of study ('the trip') outside their country of domicile, within the UK or Eire. This includes cover for an incidental holiday within Europe taken outside the UK or Eire during the trip, up to a maximum of 7 days for each student. Students must be aged 7 years or more and under 70 years of age at the time of booking their academic course. Insurance can not be offered to professional sportsmen or professional entertainers.

This summary does not contain the full terms and conditions of the policy. A full copy of the policy wording is available from the school. The insurance is underwritten by ACE European Group Limited (ACE).

### Period of cover

Cover under the cancellation section commences as soon as the trip is booked and ends when the student leaves home to commence the trip. Cover under the other sections commences as soon as the student leaves home on the first day and ends when they reach home on the last day of the trip. Cover for up to 7 days travel within Europe is also covered by this policy.

### Cover

Benefits or Limit of Indemnity (Personal Liability)	Amount of cover	Policy Excess
<b>Personal Injury</b> – death, permanent total disablement or loss of limb(s)/eye(s)	£15,000 (£5,000 for death in respect of students aged under 18 years)	NIL
<b>Medical Expenses</b>	£1,000,000	£25
<b>Emergency Repatriation Expenses – including ACE Assistance</b> - 24 hour multi lingual emergency medical assistance service	Unlimited	NIL
<b>Personal Belongings</b>	up to £2,000- (limit £250 for valuables/£250 any one article, pair or set)	£25
<b>Delayed or Lost Personal Belongings</b> - purchase of essential items	up to £100	NIL
<b>Money</b>	up to £250- (limit of £100 for coins and/or banknotes)	£25
<b>Emergency Replacement of Passport</b>	up to £250	£25
<b>Cancellation/Curtailment</b>	Up to £7,500	£25
<b>Travel Delay</b> – after the first 12 hours	£20 up to £1,000	NIL
<b>Missed Departure</b>	up to £500	£25
<b>Personal Liability</b>	up to £1,000,000	NIL

### Aggregate Limits of Liability

If the aggregate amount of benefits for all insured students exceeds the amounts below, the benefit paid to each student will be proportionately reduced until the total does not exceed the Aggregate Limits:

Personal Injury: - £750,000 per event; Cancellation/Curtailment: - £50,000 per trip or event overall.

KEY: £ = GBP (pounds sterling)

### SIGNIFICANT EXCLUSIONS

There are some situations for which the insured student is not covered. These generally involve anything the insured student already knows about or that are caused by deliberate or illegal acts on the part of the insured student or whilst the insured person is outside Europe. The most significant exclusions of this policy are set out here.

Claims due to the following causes will not be paid:

- losses occurring during trips outside Europe (General Exclusion 1c)
- students participating in aerial pursuits, winter sports, air travel other than as a fare-paying passenger, hazardous activities or travel on a motorcycle over 125cc (General Exclusions 2b & 2c)
- consequential losses of any nature (General Exclusion 3)
- medical expenses in the country of domicile (Section 2 Medical Specific Exclusion 7)
- unattended valuables unless suitably locked away (Section 3 Specific Exclusion 2)
- loss or theft not reported to the police within 24 hours (Section 3 Specific Exclusion 4)
- regulations or order made by Public Authority or Government (Section 5 Specific Exclusion 8)

**ACE ASSISTANCE – Medical Emergency Service: In the event of a medical emergency, telephone ACE Assistance on 020 7173 7798 (from within the United Kingdom), 44 (0) 20 7173 7798 (from outside the United Kingdom) at any time of the day or night, 365 days a year. ACE Assistance will give you advice and assistance in the event of any medically related emergency. ACE Assistance will decide the most appropriate course of action to help you through the emergency. Please quote your name and the Policy Number. Please remember to give a telephone number where you can be contacted. Personal Belongings Delay:** Emergency replacement clothing and toiletries following: loss or delay of your baggage for more than 12 hours can be purchased immediately (up to £100). Please keep all receipts of purchases.