

## Commercial Travel Insurance Policy Summary

This insurance is available to the students of **English for Less Education & Travel Ltd** ('the Policyholder') for whom the appropriate Premium has been paid, whilst attending an Academic Course with the Policyholder in the United Kingdom involving travel outside the Insured Person's Country of Domicile. This includes cover for Incidental Holiday travel within Europe up to a maximum of 14 days for each Insured Person. Policy number is **UKBSTC72674**.

This policy summary is essential reading but does not contain the full terms and conditions of your **Studentguard+** Commercial Travel Insurance Policy ('the Policy'), which can be found in the policy document. Please take time to make sure you understand the cover it provides.

### Period of Cover

Cover for cancellation expenses under the cancellation and curtailment section commences as soon as the Journey is booked and ends when the Insured Person leaves home to commence the Journey. Cover under the other sections commences as soon as the Insured Person leaves home on the first day and ends when they reach home on the last day of the Journey. Cover for up to 14 days travel within Europe is also covered by this Policy.

### Significant Features and Benefits

Section	Sub-Section	Benefit Amount / Limit of Indemnity	Excess
<b>1. Cancellation &amp; Curtailment</b>	i. Cancellation, Curtailment, Alteration to Itinerary	i. up to £7,500	Nil
	ii. Travel Delay	ii.	
	a) After 12 hours b) For each 12-hour period thereafter c) Maximum payable any one journey (this must not exceed the cost of the journey) d) Abandonment	a) £20 b) £20 c) £1,000 d) up to £7,500	Nil Nil Nil Nil
	iii. Additional Travel and accommodation expenses	iii. up to £1,000	Nil
<b>2. Course Fees</b> (*see below)		up to £7,500	Nil
<b>3. Medical</b> (**see below)	i. Medical Expenses	i. Unlimited	Nil
	ii. Supplementary Travel and Accommodation Expenses	ii. up to £10,000	Nil
	iii. Emergency Repatriation Expenses	iii. Unlimited	Nil
	iv. Hospital Visitor Expenses	iv. up to £500	Nil
	v. Additional Supplementary Care	v. up to £2,500	Nil
<b>4. Personal Belongings</b> (excludes Valuables unless the Optional Cover is applicable below)	i. Personal Belongings (£250 single article limit)	i. up to £2,000	Nil
	ii. Personal Belongings Delay	ii. up to £100	Nil
<b>5. Money</b>	i. Money	i. up to £250 (max £100 in respect of coins and/or banknotes)	Nil
	ii. Credit Card Misuse	ii. up to £250	Nil
	iii. Emergency Replacement of Passport	iii. up to £250	Nil
<b>6. Personal Injury</b>	Death	£25,000 (<18 at time of Death £5,000)	Nil
	Permanent Total Disablement	£25,000	
	Permanent Disabling Injuries	Up to £25,000	
	Coma	£50 per 24 hour period, max 24 months.	
	Paraplegia	£50,000 in addition to Permanent Total Disablement benefit.	
Quadriplegia	£125,000 in addition to Permanent Total Disablement benefit		
<b>7. Personal Liability</b>		up to £2,000,000	Nil
<b>8. Overseas Legal Advice and Expenses</b>		up to £25,000	Nil

\* *Course Fees* – some parts of your course fees, travel & accommodation costs may be refundable separately under your contract for the study course itself with the school. You should check the school's booking terms & conditions.

\*\**Medical cover* – The NHS (National Health Service) in the United Kingdom currently provides free emergency medical treatment for all visitors to the UK. Students from within the EEA (European Economic Area) & Switzerland can use their EHIC (European Health Insurance Card) for direct reimbursement to the NHS. For non-EEA students on a course in the UK of at least 6 months duration, payment of the Immigration Health Surcharge as part of your visa application entitles you to access the NHS in the same way as a permanent UK resident, but payment may still be required for some services such as dental treatment and eye tests. Correct as at April 2015.

### Optional Cover

Cover only applies if shown as insured in the table below

Section	Sub-Section	Benefit Amount / Limit of Indemnity	Excess	Insured
<b>4. Personal Belongings</b>	iii. Valuables	iii. up to £300 in total	Nil	No

**ACE ASSISTANCE – Medical Emergency Service: In the event of a medical emergency, telephone ACE Assistance on: +44 20 7173 7798 from outside the UK; (or 020 7173 7798 from within the UK) 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.**

**Please quote your name, the Policy Number and Period of insurance. Please remember to give a telephone number where you can be contacted.**

**ACE Assistance will decide the most appropriate course of action to help you through the emergency – do not try to find your own solution.**

**Significant Exclusions** – (See General Exclusions and the Specific Exclusions of each Section of the policy document).

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

Claims due to the following causes will not be paid:

- ACE shall not be liable for payment of any benefit for Bodily Injury, loss, damage or expense suffered or incurred by an Insured Person aged 70 or over whilst on a Journey
- ACE shall not be liable for Bodily Injury, loss, damage or expense resulting from or contributed to by, directly or indirectly:
  - the Insured Person committing or attempting to commit suicide or intentionally inflicting self-injury.
  - the Insured Person being under the influence of alcohol, or drugs (unless properly prescribed).
  - the Insured Person engaging in aviation as a pilot or crew member of an aircraft or other aerial device.
  - the 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 active service.
  - War, whether declared or not in the Insured Person's Country of Domicile.
  - the Insured Person suffering from any anxiety state, stress, depression, or any phobia or mental or nervous disorder.
- any expenses incurred if the Policyholder or Insured Person is refused entry to the UK or has a Visa application refused.
- medical expenses in the Country of Domicile
- unattended Valuables unless suitably locked away
- loss or theft not reported to the police (and the relevant transport or accommodation provider if the loss or theft occurs during transit or from within your accommodation) within 24 hours or as soon as reasonably possible
- regulations or order made by Public Authority or Government

There may be other exclusions which are significant to you. See the Specific Exclusions and General Exclusions Sections of the policy document for full details.

#### **Cancellation**

The Policyholder and Insured Person has no cancellation rights under the terms of this Policy.

#### **Claim Provisions**

In the event of a claim under this Policy please contact ACE, quoting your full policy number, within 30 days or as soon as reasonably possible after the date of the occurrence:

Postal Address: The Claims Service Team, ACE European Group Ltd, PO Box 4511, Dunstable, LU6 9QA

Telephone: +44 (0)141 285 2999

Email: [claims@acegroup.com](mailto:claims@acegroup.com)

#### **Complaints Procedures**

Gibbs Denley and ACE are dedicated to providing a high quality service and want to maintain this at all times. If an Insured Person is not satisfied with the service they have received, they should contact us immediately, quoting the Policy details, so that their complaint can be dealt with as soon as possible.

If the complaint is about the sale of the Policy or the Customer Service received they should contact:

Postal Address: Gibbs Denley Insurance Services  
Crystal House, Buckingway Business Park  
Swavesey  
Cambridge  
CB24 4UL

Telephone: +44 (0)1954 233698

Email: [info@course-u-can.com](mailto:info@course-u-can.com)

If the complaint is in relation to Claims they should contact:

Postal Address: The Customer Relations Department  
ACE European Group Ltd  
PO Box 4510  
Dunstable  
LU6 9PZ

Telephone: +44 (0)141 285 2999

Email: [customerrelations@acegroup.com](mailto:customerrelations@acegroup.com)

#### **Financial Ombudsman Service**

The Financial Ombudsman Service (FOS) may be approached for assistance if an Insured Person is dissatisfied with the final response received from either Gibbs Denley or ACE. The contact details are:

Postal Address: The Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR

Telephone: +44 (0)800 023 4567 (free from most landlines, charges may apply from a mobile phone), or +44 (0)300 123 9123 (calls charged at the same rate as

01 or 02 numbers on a mobile phone).

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The existence of these complaints procedures does not affect your statutory rights. For further information about your statutory rights please contact the Citizens Advice Bureau.

#### **Compensation Scheme**

In the unlikely event that ACE is unable to meet its liabilities; an Insured Person may be entitled to compensation under the Financial Services Compensation

Scheme (FSCS). Their contact details are:

Postal Address: Financial Services Compensation Scheme  
10<sup>th</sup> Floor, Beaufort House  
15 St. Botolph Street  
London  
EC3A 7QU

Telephone: +44 (0)207 741 4100

Email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

Website: [www.fscs.org.uk](http://www.fscs.org.uk)