

Travelcover for Schools Policy Schedule

Policy Number

UKBCHC39228 / TR/42428/14

This schedule provides details of your Annual Travelcover for Schools. Full Details of the cover, limits and exclusions applicable are in attached Policy.

Group Policyholder

The European School, Culham

Address

Culham
Avingdon
OX41 3DZ

Period of Insurance

From: 00:01 Local Standard Time on
1st September 2014

To: 24:00 Local Standard Time on 31st
August 2015

Cover Applicable

Geographical Limits

Worldwide

Winter Sports Extension

Included

Assistance Details

To obtain help in the event of medical/general emergency telephone ACE Assistance on:

020 7173 7798

If dialling from abroad use the local dialling code for the U.K. then +44 (0)20 7173 7798

The following information will be required:

- School name and address
- Name and home address
- Address abroad (with telephone or telex number to be contacted)
- Policy Number (as stated above)
- Details of the emergency

Premium Details

Total Premium
Insurance Premium Tax
Total Payable

Signed by Marsh Ltd,
Education Practice on behalf
of
ACE European Group Ltd

Marsh Ltd
Education Practice
Capital House
1-5 Penymount Road
Haywards Heath
West Sussex RH16 3SY

Cover is underwritten by ACE European Group Limited and arranged through Marsh Ltd, Education Practice.

This Policy Certificate is issued by Marsh Ltd, Education Practice pursuant to Memorandum of Agreement 501/692 with ACE European Group Ltd.

ACE TRAVELCOVER FOR SCHOOLS POLICY SUMMARY

This policy summary does not contain the full terms and conditions of your Travel Insurance Policy. 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 pages 7 - 18 of the policy wording.

- Personal Accident up to a maximum of £25,000 (Aggregate limit per Event £2,000,000)
- Unlimited Medical Expenses (outside the UK only)
- Supplementary Travel and Accommodation Expenses up to a maximum of £1,000 (UK only)
- Disruption (Cancellation, Curtailment and Rearrangement) Costs up to a maximum of £3,000 per person (aggregate limit per journey/trip £50,000)
- Missed Departure up to a maximum of £500 (outside the UK only)
- Travel Delay up to a maximum of £2,000
- Personal Property up to a maximum of £2,500
- Money up to a maximum of £250 per pupil (£2,000 per teacher or organiser)
- Personal Liability up to a maximum of £2,000,000

Significant Exclusions or Limitations

See General Exclusions on page 6 of the Policy Wording as well as special exclusions within the Section of the Policy. 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 parascending
 - 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; 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
2. the first £50 of each and every claim for Missed Departure, Personal Property and Money



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

If you are not satisfied with any aspect of your Policy or the service received, please contact Marsh Ltd, Education Practice. In the unlikely event that you remain dissatisfied, you can put your complaint direct to:

The Customer Service Manager
ACE Claims and Customer Service Centre
200 Broomielaw
Glasgow G14RU

Telephone: 0845 841 0056
Fax: 01293 597376.

Please quote the policy details.

The existence of these complaint procedures does not reduce your Statutory Rights relating to this Policy. For further information about your Statutory Rights contact the Office of Fair Trading or Citizens Advice Bureau.

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

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR.

A leaflet is available on request.

Telephone: +44 (0) 800 023 4567
(free from most landlines, charges may apply from a mobile phone)
+44 (0) 300 123 9 123
(calls charged at the same rate as 01 or 02 numbers on a mobile phone)
Fax: 020 7964 1001
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



ACE European Group Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority reference number 202803. Full details can be found at the FCA website <http://www.fsa.gov.uk/register/home.do> or by contacting the FCA on 0800 111 6768.