

Travelcover for Schools Policy Schedule

Policy Number UKBOPY03463 / TR/42428/08

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

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|---------------------|--|--|
| Group Policyholder | The European School, Culham | |
| Address | Culham Abingdon Oxfordshire OX14 3DZ | |
| Period of Insurance | From: 00:01 Local Standard Time on 1st September 2008 | To: 24:00 Local Standard Time on 31st August 2009 |

Cover Applicable

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|-------------------------|------------------|
| 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:

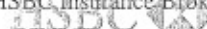
- School name and address
- Name and home address
- Address abroad (with telephone or telex number to be contacted)
- Policy Number (as stated above)
- Details of the emergency

Premium Details

Signed on behalf of
ACE European Group Ltd

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|---|
| HSBC Insurance Brokers Limited Education Division Examiners and the Designated Authorised Signatory 9-17 Elmwood Road West Sussex RH16 3DU |
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Cover is underwritten by ACE European Group Limited and arranged through HSBC Insurance Brokers Limited, Education Practice.





ace europe

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“Travelcover for Schools” – Policy Summary

This policy summary does not contain the full terms and conditions of your Overseas Travel Insurance Policy. Please refer to the Policy Schedule and Policy Wording for full details.

Insurer

Cover is underwritten by ACE (ACE means ACE European Group Limited 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 0845 606 1234.

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.

Significant Features & Benefits

- Personal Accident up to a maximum of £25,000 (Aggregate limit per Event £2,000,000)
- Medical and Additional Expenses up to a maximum of £5,000,000
- 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
- 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

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 parasailing
 - Motorcycling/quad biking
 - Racing of any kind (other than on foot; rowing; or yachting in a boat up to 10 metres within coastal waters)
 - Jet skiing; white water rafting; snow mobiling; mountaineering or rock climbing involving the use of ropes or guides; hiking, trekking or mountaineering above 4,000 metres; 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 have no cancellation rights under this policy. However, ACE may cancel the policy by giving 30 days written notice to the School.

Claims

If you have a claim you should contact the Claims Sections, HSBC Insurance Brokers Limited, Education Practice, Rockwood House, 9-17 Perry Mount Road, Haywards Heath, West Sussex RH16 3DU. Telephone: 01444 458 144. Facsimile: 01444 415 088. 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 HSBC Insurance Brokers 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 complaints procedures does not effect any right or legal action you may have against ACE.

The Financial Ombudsman Service may be approached for assistance if there is still dissatisfaction after ACE's final response. Its contact details are: South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Telephone: 0845 080 1800 Facsimile: 0207 964 1001. Email: enquiries@financial-ombudsman.org.uk
A leaflet is available on request.

Compensation Scheme

In the unlikely event of ACE being unable to meet its liabilities, you may be entitled to compensation under the Financial Services Compensation Scheme. Its contact details are: Financial Services Compensation Scheme, 7th Floor Lloyds Chambers, Portoken Street, London, E1 8BN.