TRAVEL INSURANCE

ACE TRAVELCOVER FOR SCHOOLS

GROUP INSURANCE POLICY

Policy Number: UKBCHC39228

insured.™

CONTENTS

ACE Travelcover for Schools Insurance Policy

Policy Number: UKBCHC39228

The policy covers any Policyholder who is authorised by the Group Policyholder to undertake a Journey.

The cover has been arranged with **ACE European Group Limited** through **Marsh Limited**, Education Practice.

ACE European Group Limited
Registered no 01112892 is registered in England and Wales at registered office 100 Leadenhall Street, London, EC3A 3BP and authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority reference number 202803. This can be checked on the Financial Services Register at www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

Marsh Limited
Education Practice
Capital House, 1-5 Perrymount Road
Haywards Heath, West Sussex, RH16 3SY
Tel: 01444 458144 Fax: 01444 415088
Registered in England No. 149013
Registered Office: 1 Tower Place West, Tower Place, London EC3R 5BU
Authorised and Regulated by the Financial Conduct Authority (FCA).

The Group Policyholder (as specified in the Policy Schedule) and ACE agree that the Group Policyholder shall pay the Premium as agreed. ACE will subject to the Terms, Conditions and Exclusions of this Policy provide the insurance in the manner and to the extent provided in this Policy. The Policy Schedule and this Policy document constitute the full terms and conditions of your insurance Policy with ACE. The Group Policyholder acknowledges that ACE has offered this Policy and calculated the premium using the information which the Group Policyholder has provided, and that any change to the responses provided by the Group Policyholder may result in a change in the terms and conditions of the Policy and/or a change in the premium.

The Group Policyholder should check over these policy documents carefully to ensure they are correct and meet the Group Policyholder's requirements, and notify Marsh Limited immediately, if anything is incorrect, as this could affect policy cover in the event of a claim. The Group Policyholder should keep these documents in a safe place. The Group Policyholder must tell Marsh limited if either their insurance needs or any of the information they have given ACE changes. A change in circumstances may affect policy cover, even if the Group Policyholder does not think a change is significant, and ACE may need to change this Policy. ACE will update the Policy and issue a new Policy Schedule each time a change is agreed.

Andrew Kendrick
President
ACE European Group Limited

MAIN COVER

The main covers, more details of which are given in this Policy, are as below:

Personal Accident	up to **£25,000**
Medical Expenses	**UNLIMITED**
Disruption	up to **£3,000**
Missed Departure	up to **£500**
Travel Delay	up to **£2,000**
Personal Property	up to **£2,500**
Money	up to **£250** (up to **£2,000** for teacher or organiser)
Personal Liability	up to **£2,000,000**

ADVICE FOR TRAVELLERS

Important Phone Numbers

Please make a note of the following phone numbers or add them to your mobile; you may need them in an emergency or if you need to make a claim.

ACE Assistance
Medical Emergency and Referral Services and Personal Assistance Services

+44 (0)207 173 7798

Claims

+44 (0)1444 458 144

Helpful hints for your insurance

- Do take copies of your policy docs on your Journey
- Do report any loss of theft to the hotel or local police and get a report from them,
- Do keep valuables safe (eg in a safety deposit box),
- Don't leave valuables lying around or in view of other people,
- Do leave yourself enough time to get to the airport, park, and get through security. Remember to allow time for delays in traffic or travel
- Do contact us if you have a change in health that may lead to you having to cancel or alter your Journey
- Do contact us for advice before incurring costs that you would seek to subsequently claim for under this policy +44 (0)1444 458 144.

Immunisations

You may need extra immunisations when travelling abroad. Check whether you do before travelling by visiting www.immunisation.nhs.uk or see a copy of the Health advice for travellers information leaflet which is available at your local Post Office.

EHIC

If you are travelling to Europe you should obtain a European Health Insurance Card (EHIC) and take it with you when you travel.

GENERAL DEFINITIONS

The following General Definitions are applicable to the Policy as a whole.

1. £ shall mean United Kingdom pounds sterling.
2. ACE Assistance shall mean
   a. The telephone advice, information and counselling services; and/ or
   b. The travel assistance and emergency medical and repatriation services;

   arranged by ACE.
3. Claim shall mean a single loss or series of losses due directly or indirectly to one cause insured by this Policy.
4. Bodily Injury shall mean injury that is caused solely by Accidental means and which independently of illness or any other cause within twenty-four calendar months from the date of the Accident results directly in the Policyholder's death or disablement.
5. Hijack shall mean the unlawful seizure or taking control of an aircraft or other means of transport in which the Policyholder is travelling as a passenger.
6. Hospital shall mean any establishment that is registered or licensed as a medical or surgical hospital in the country in which it is located and where the Policyholder is under the constant supervision of a Qualified Medical Practitioner.
7. In-patient shall mean a Policyholder who has gone through the full admission procedure and for whom a clinical case record has been opened and whose admission is necessary for the medical care and treatment of an injury or illness and not merely for any form of nursing, convalescence, rehabilitation, rest or extended care.
8. Journey shall mean any trip (or in respect of individual trip travel, "the declared trip") undertaken by a Policyholder that commences during the Period of Insurance. Journey shall include:
   a. An additional period of up to 31 days necessary to complete the trip in which the Policyholder is taking part (by return to the official place of dispersal of the trip or by return to the Policyholder's United Kingdom home address) subject to the Policyholder being delayed in the course of the trip by unforeseen circumstances beyond their control and provided all reasonable action is taken to minimise the delay.
   b. Any trip by a Policyholder to travel directly from the Policyholder's United Kingdom home address to the place of official assembly at the commencement of a trip and travel directly from the official place of dispersal to the Policyholder's United Kingdom home address upon completion of the trip.
9. Group Policyholder shall mean the school that appears on the Policy Schedule.
10. Parent or Legal Guardian shall mean a parent with parental responsibility, or a legal guardian, both being in accordance with the Children Act 1989 and any statutory amendment modification or re-enactment of it.
11. Partner shall mean a Policyholder's spouse or civil partner (registered pursuant to the Civil Partnership Act) or someone of either sex with whom the Policyholder have been living for at least three months as though they were the Policyholder's spouse or civil partner.
12. Period of Insurance shall mean the period between and inclusive of the dates shown From: and To: on the Policy Schedule commencing at 00.01 hours on the earliest date shown and expiring at midnight on the latest date shown. Dates refer to Local Standard Time at the address of the Group Policyholder as shown in the Policy Schedule.
13. Policyholder shall mean any pupil attending a participating school, under the jurisdiction of the Group Policyholder, any schoolteacher &/or any accompanying person who is authorised by the Group Policyholder to undertake a Journey and any person authorised by the Group Policyholder to undertake a Journey on the business of the school named on the Policy Schedule.
14. Premium shall mean the amount shown on the Policy Schedule in respect of the specified Period of Insurance.
15. Qualified Medical Practitioner shall mean a doctor or specialist, registered or licensed to

practise medicine under the laws of the country in which they practise who is neither:
1. a Policyholder; or
2. a relative of a Policyholder

unless approved by ACE.

16. Specific Conditions, Specific Exclusions and Specific Definitions shall mean those conditions, exclusions and definitions more particularly stated in the Sections to which they specifically apply.
17. United Kingdom for the purposes of this Policy shall mean England, Scotland, Wales and Northern Ireland (excluding Channel Islands and the Isle of Man).
18. War shall mean armed conflict between nations, invasion, act of foreign enemy, civil war, and military or usurped power. Major Powers shall mean the United Kingdom, the United States of America, France, the Peoples Republic of China and the former constituents of the Union of Soviet Socialist Republics.

NOTE: Specific Definitions relevant to the individual Sections are located and contained in the appropriate Section.

General Conditions to which this Policy is subject:

1. This Policy and the Policy Schedule shall be read together as one contract and any word or expression to which specific meaning has been attached shall unless the context otherwise requires bear such meaning wherever it may appear.
2. The Group Policyholder shall give written notice within a reasonable time of any alteration in the Group Policyholder's business.
3. If ACE no longer wishes to offer this Policy and needs to cancel this Policy, ACE will write to the Group Policyholder at the current address ACE has. The policy could be cancelled due to fraud, material facts and disclosures or lack of reinsurance. ACE will then cancel the Policy 30 days after the date of ACE's letter. If ACE cancels the Policy, ACE will refund to the Group Policyholder any premium paid for the cancelled period provided neither the Group Policyholder or any Policyholder has made a Claim under the Policy during the current Period of Insurance.
4. No sum payable under this Policy shall carry interest unless payment has been unreasonably delayed by ACE following receipt of all the required certificates, information and evidence necessary to support the claim.
5. The Group Policyholder and Policyholder must abide by the terms, Exclusions and Conditions of this Policy, or ACE shall not be liable to make any payment under this Policy.
6. If the Group Policyholder or Policyholders makes a representation which was untrue or misleading and:
   a. they knew it was, or did not care whether or not it was, untrue or misleading and knew that the information was, or did not care whether it was, relevant to ACE then ACE may have the option to void the Policy; or
   b. they made it carelessly

   then ACE may be able to avoid the Policy and return the Premium or vary the Policy including varying the terms and conditions or increasing the Premium depending upon

the impact the information would have had on ACE's decision to issue the Policy.

7. The Group Policyholder must ensure that all of the information which it has provided to ACE in the application form, on the Declaration, by correspondence, over the telephone, on claim forms and in other documents is true, complete and accurate. Please note that providing incomplete, false or misleading information could affect the validity of this Policy and may mean that all or part of a claim may not be paid. The Group Policyholder acknowledges that ACE has offered the Policy and calculated the premium using the information, which the Group Policyholder has provided and that any change to the responses above may result in a change in the terms and conditions of the Policy and/or a change in the premium.
8. If a Policyholder is the victim of a Hijack the insurance provided by this Policy shall continue for a period not exceeding twelve months from the date of Hijack until such time as the Policyholder has returned to their place of residence.
9. It is hereby agreed between ACE and the Group Policyholder that:
   a. 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.
   b. communication of and in connection with this policy shall be in the English language.
10. Claims involving foreign currency will be converted into United Kingdom pounds sterling at the selling rate of exchange published in the Financial Times on the day nearest to the date of the loss.
11. If it has been agreed that any part of the premium, being based on estimated numbers, is adjustable then the Group Policyholder shall within 30 days of the end of the Period of Insurance provide the actual numbers to Marsh Limited, Education Practice.
12. The Group Policyholder, the Policyholder and ACE agree that it is not intended for any third party to this contract to have the right to enforce the terms of this contract. The Group Policyholder, the Policyholder and ACE can rescind or vary the terms of this contract without the consent of any third party to this contract, who might seek to assert that they have rights under Contracts (Right of Third parties) Act 1999.
13. ACE are required to notify the Group Policyholder and Policyholder that other taxes or costs may exist which are not imposed or charged by ACE. The travel insurance premium includes Insurance Premium Tax at the current rate as determined from time to time by Her Majesty's Revenue & Customs (HMRC). Further information is available at www.hmrc.gov.uk.
14. ACE reserves the right to make changes or add to these Policy terms for legal or regulatory reasons and/or to reflect new industry guidance and codes of practice. ACE will write to the Group Policyholder with details at least 30 days before ACE makes any changes. The Group Policyholder will then have the option to continue with or to cancel the Policy. Any change made to the Group Policyholder's Policy will begin on the date that the Policy Schedule issued to record the change in cover becomes effective. If ACE changes the Group Policyholder's policy and as a result of those changes the Group Policyholder wishes to cancel their policy, ACE will send the Group Policyholder a pro-rata refund unless the Group Policyholder has made a claim under this policy in which case no refund will be made.
15. ACE may take action in the Policyholder's name to recover compensation or security for loss, damage or expenses covered by this Policy. The Policyholder will not have to pay anything towards this action and ACE will be entitled to retain some or all of any amount recovered.

NOTE: Specific Conditions relevant to the individual Sections are located and contained in the appropriate Section.

GENERAL EXCLUSIONS

The following General Exclusions are applicable to the policy as a whole.

ACE shall not be liable for any Bodily Injury, loss or expense resulting from:

1. a. The Policyholder's suicide, attempted suicide or deliberate self-inflicted injury regardless of the state of the Policyholder's mental health; or
   b. The Policyholder's needless self-exposure to danger except in an attempt to save human life.
2. a. The Policyholder's misuse of alcohol or solvents; or ingesting drugs except for drugs which are properly prescribed; or
   b. The Policyholder driving a vehicle of any kind whilst the alcohol level in their blood exceeds the legal limit of the country where they are driving.
   c. The Policyholder suffering from any anxiety state, stress, depression, or any phobia or mental or nervous disorder, that was diagnosed before the Period of Insurance commenced or the Policyholder's Journey was booked (whichever is later).
   d. air travel unless the Policyholder is travelling as a fare paying passenger in a fixed wing aircraft which is provided by a licensed airline or air charter company, or it is specifically covered as an activity.
   e. engaging in aerial pastimes, including but not limited to: ballooning; bungee-jumping; gliding; hang-gliding; micro lighting; parachuting; paragliding; or parascending .
   f. engaging in: motor cycling (other than in respect of mopeds or scooters hired during a Journey); quad biking;
   g. engaging in racing, speed or endurance tests of any kind, (other than:
      - on foot;
      - rowing; or
      - yachting in a boat up to 10 metres within coastal waters);
   h. engaging in winter sports (other than skating and curling) unless the winter sports extension to this Policy is purchased.
   i. engaging in: 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 shall not apply to any Journey within the UK where the activity forms part of the organised school itinerary.
   j. engaged in paid manual work.
   k. 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 Permanent Service.
3. War, whether declared or not, in the United Kingdom:
   a. Between any of the Major Powers
   b. In Europe in which one or more of the Major Powers or their armed forces are engaged
   c. In Europe involving forces acting for any international authority.
4. The Policyholder travelling to a country which is or whose armed forces are engaged in War within its own borders where that part of a Journey commences after the outbreak of such War.
5. ACE will not pay any claims which would result in ACE being in breach of United Nations resolutions or trade or economic sanctions or other laws of the European Union, United Kingdom, or United States of America.

NOTE: Specific Exclusions relevant to the individual Sections are located and contained in the appropriate Section.

ACE Assistance

ACE Assistance is designed to provide all Policyholders with advice and assistance should they become ill or sustain injury during a journey abroad. ACE Assistance is operated by a team of multi-lingual co-ordinators at ACE Assistance in the UK, who can be contacted at any time of the day or night, 365 days of the year. ACE Assistance will decide the most appropriate course of action to help in an emergency. The services range from advice over the telephone, consultation with a local doctor or arranging for admission to the most appropriate hospital to Medical repatriation to the most appropriate hospital or to the home address. ACE Assistance will also keep the family and school fully informed, arrange for up to two relatives or friends to travel out to be with the sick or injured Policyholder (if this is considered medically necessary) and guarantee that all hospital bills will be met.

Special Conditions applicable to ACE Assistance

1. ACE Assistance must be informed immediately or as soon as reasonably possible of any emergency that may potentially give rise to a claim.
2. The Group Policyholder and/or Policyholder must not make or attempt to make arrangements without the involvement and/or agreement of ACE Assistance.
3. Any repatriation will be organised by ACE Assistance by the most appropriate method including, if necessary, the use of air services and arrangements for qualified medical staff to accompany a Policyholder if required.
4. Full reimbursement to ACE will be made by a Policyholder (or on the Policyholder's behalf if they are a minor) for all costs incurred in the event of repatriation services being provided by ACE Assistance in good faith to any person not a Policyholder under this Policy.

To ensure that the ACE Assistance services operate smoothly when needed most:

- Telephone ACE Assistance in the United Kingdom on 020 7173 7798.
- If dialling from abroad telephone +44 (0) 20 7173 7798.
- Quote the Policy Number and name of your school.
- Give the telephone number where you can be contacted.
- Give details of any relative or friend you would like to be contacted.

Please remember

- The teacher/organiser should always carry this Policy with them.
- Keep a separate record of the ACE Assistance telephone number.
- Give details to a travelling colleague just in case they are unable to make the call.

Contact ACE Assistance before incurring substantial expenses.

ACE Personal Accident

If during a Period of Insurance an Accident occurs during a Journey and causes Bodily Injury to a Policyholder, ACE will pay the amount specified below:

Death	£5,000
Loss of Sight of one or both eyes	£5,000
Loss of one or more Limbs	£5,000
Permanent Total Disablement (other than by Loss of Sight or Limb)	£25,000

The total benefit payable shall not exceed £25,000 for each Policyholder in respect of any one Accident. If the Policyholder was already disabled before the Accident or already had a condition which is gradually getting worse, ACE may reduce the payment. Any reduced payment will be based on ACE's medical assessment of the difference between:

i. the disability after the Accident; and
ii. the extent to which it is affected by the disability or condition before the Accident.

Disappearance

If a Policyholder disappears and after a suitable period of time it is reasonable for the Police or registration authorities to believe that such Policyholder has died as a result of Bodily Injury, the Death Benefit shall become payable subject to a signed undertaking that if the belief is subsequently found to be wrong such Death Benefit shall be refunded to ACE.

Exposure

If a Policyholder suffers Bodily Injury as a result of unavoidable exposure to the elements ACE will consider it as having been caused by an Accident.

Specific Definitions applicable to Section 2

1. Accident shall mean a sudden identifiable violent external event that happens by chance and which could not be expected; or unavoidable exposure to severe weather.
2. Loss of Sight shall be deemed to have occurred:
   a. In both eyes when the Policyholder's name has been added to the Register of Blind Persons on the authority of a qualified ophthalmic specialist; or
   b. In one eye when the degree of sight remaining after correction is 3/60 or less on the Snellen Scale (which means the Policyholder is only able to see at 3 feet that which they should normally be able to see at 60 feet) and ACE is satisfied that the condition is permanent and without expectation of recovery.
3. Loss of Limb shall mean in respect of:
   a. An arm - physical severance of the four fingers at or above the metacarpal phalangeal joints (where the fingers join the palm of the hand) or the permanent total loss of use of an entire hand or arm; and
   b. A leg - physical severance or total loss of use above the level of the ankle (talo-tibular joint).
4. Permanent Total Disablement shall mean disablement, which has lasted for at least twelve months and which in the opinion of ACE, is beyond hope of recovery and shall in all probability continue for the remainder of the Policyholder's life and result in their inability to perform or give attention to gainful occupation of any and every kind for which they are suited by way of education, training and experience.

Specific Exclusions applicable to Section 2

ACE shall not be liable:

1. If Bodily Injury results from the Policyholder suffering from sickness or disease not directly resulting from Bodily Injury or for disabilities arising from Repetitive Stress (Strain) Injury or Syndrome or any gradually operating cause; Post Traumatic Stress Disorder or any psychological or psychiatric condition.

SECTION 3

Medical

Medical Expenses

If during a Period of Insurance the Policyholder becomes ill or sustains injury during a Journey outside of the United Kingdom ACE will indemnify the Group Policyholder or Policyholder in respect of Medical Expenses for unlimited expenses for any one Journey.

Medical Expenses shall mean all reasonable costs necessarily incurred outside the United Kingdom for Hospital, nursing home, ambulance, emergency rescue services, surgical or other diagnostic or remedial treatment given or prescribed by a Qualified Medical Practitioner.

Medical Expenses shall not include additional charges which would not have been payable if the treated person did not have insurance.

Medical Expenses incurred in the United Kingdom

Medical Expenses shall include the cost of medical treatment incurred within the UK as a result of injury suffered by a Policyholder whilst involved in an organised trip, either inside or outside the United Kingdom, for which cover is provided under this policy, subject to such treatment being deemed necessary by a General Medical Practitioner, up to a maximum of £1,000.

Supplementary Travel and Accommodation Expenses

If during a Period of Insurance the Policyholder becomes ill or sustains injury during a Journey ACE will indemnify the Group Policyholder or Policyholder in respect of Supplementary Travel and Accommodation Expenses up to a maximum of £25,000 for any one Journey outside of the United Kingdom or £1,000 for any one Journey within the United Kingdom at least 150 miles from the Policyholder's home address.

Supplementary Travel and Accommodation Expenses shall mean reasonable additional costs necessarily incurred and approved by ACE Assistance:

1. For return travel and accommodation of up to two relatives, friends or close business associates of the Policyholder who on medical advice from a Qualified Medical Practitioner are advised to travel to or remain with the Policyholder.
2. For funeral expenses incurred in the burial or cremation of the Policyholder outside of the United Kingdom or Country of origin or domicile and costs of transportation of their Personal Property (as defined in the Personal Property Section) back to their home address.
3. Transport the Policyholder's body or ashes and their Personal Property (as defined in the Personal Property Section) back to their home address (excluding funeral and internment costs.)
4. For travel and accommodation of the Policyholder incurred in returning to the United Kingdom.

Emergency Repatriation Expenses

If during a Period of Insurance the Policyholder becomes ill or sustains injury during a Journey outside of the United Kingdom ACE will indemnify the Group Policyholder or Policyholder in respect of Emergency Repatriation Expenses.

Emergency Repatriation Expenses shall mean all reasonable costs necessarily incurred in repatriating the Policyholder to the most suitable Hospital or to the Policyholder's home address in the United Kingdom or country of domicile provided that such repatriation is medically necessary and organised by ACE Assistance.

Specific Extension applicable to Section 3

This Medical Section extends the cover provided by the Medical Expenses, Supplementary Travel and Accommodation Expenses and Emergency Repatriation Expenses sub-sections to include illness due to complications of pregnancy (as diagnosed by a Qualified Medical Practitioner who specialises in obstetrics) provided that if travelling within 12 weeks of the expected date of delivery the Policyholder provides a medical certificate - which must be dated no earlier than 5 days

before the outbound travel date - issued by a doctor or midwife confirming the number of weeks of pregnancy and that they are fit to travel.

Specific Exclusions applicable to Section 3

ACE shall not be liable for:

1. The first £50 of each and every Claim.
2. Any expenses incurred where a Journey is undertaken against the advice of a Qualified Medical Practitioner.
3. Any expenses which are recovered from any other insurance policy or national insurance programme, which is applicable to the Policyholder.
4. The cost of medical or surgical treatment of any kind received by the Policyholder later than 52 weeks from the date of the accident or commencement of the illness.
5. Any expenses incurred after the expiry of the Period of Insurance during which the Policyholder attains the age of seventy years.
6. Dental or optical expenses unless incurred as a result of an emergency.
7. Treatment which in any way arises from or is attributable to any Human Immunodeficiency Virus infection or related syndrome.
8. The cost of medication known to be required or to be continued whilst on the Journey.
9. Any expenses more specifically insured or recoverable under any other travel insurance provided as part of the Policyholders booked package Journey.

Disruption

Cancellation/Curtailment/Replacement

If during a Period of Insurance the Group Policyholder or Policyholder is forced to:

1. Cancel any part of a planned journey prior to the commencement of that Journey;
2. Curtail or alter the itinerary of any part of a planned journey during the course of that Journey; or
3. Be replaced by another employee of the Group Policyholder during a Journey.

As the direct and necessary result of any cause outside of the control of the Group Policyholder or the Policyholder, including complications of pregnancy (as diagnosed by a Qualified Medical Practitioner who specialises in obstetrics).

ACE will indemnify the Group Policyholder, or Policyholder, in respect of such cancellation, curtailment, alteration of itinerary, or replacement expenses incurred up to £3,000 for any one Journey for each Policyholder.

If during a Journey any Policyholder becomes unable (and not merely disinclined) to participate in any organised visit or event, ACE will compensate the Policyholder at £10 per day, up to a maximum of £150 per trip.

Specific Definitions applicable to Section 4

1. Cancellation Expenses shall mean loss of deposits, or charges for advance payments for travel or accommodation or other charges that have not or will not be used, but which become forfeit or payable under contract.
2. Curtailment or Alteration of Itinerary Expenses shall mean loss of deposits, or charges for advance payments for travel or accommodation or other charges which have not been and will not be used, but which become forfeit or payable under contract; additional travel and accommodation expenses.
3. Replacement Expenses shall mean all reasonable costs incurred in transporting a replacement employee to complete the Journey provided that such costs shall be

limited to economy fare travel and other essential expenses in transportation of the replacement employee to the point at which the original Journey was curtailed.

Specific Exclusions applicable to Section 4

ACE shall not be liable for:

1. The first £50 of each and every Claim.
2. Any expenses where a Journey is undertaken against the advice of a Qualified Medical Practitioner.
3. Any expenses incurred after the expiry of the Period of Insurance during which the Policyholder attains the age of seventy years.
4. Any costs or charges paid or discharged by the use of promotional vouchers or awards of any description.
5. Any expenses incurred as a result of disinclination to travel or as a result of financial circumstances other than the redundancy, under the terms of the Employment Protection (Consolidation) Act 1978 or any subsequent amendment of that Act, of the persons responsible for the cost of the Journey when ACE's maximum liability shall not exceed the amount of any deposit paid.
6. Any expense incurred as the result of the default or financial failure of any transport or accommodation provider, agent acting for them or any agent acting for the Group Policyholder or Policyholder.
7. Any expense incurred as a result of regulations or order made by any Public Authority or Government.
8. Any failure to notify the travel agent or organisation through which the Journey was booked immediately it is found necessary to cancel or curtail the Journey.
9. Any expenses incurred as the result of failure by the Group Policyholder to take reasonable steps to replace any Policyholder cancelling a trip.
10. Any expenses arising from the marital breakdown or as a result of any phobias of any Policyholder.
11. Any expenses as a result of any unlawful act or criminal proceedings of a Policyholder or any other person on whom the itinerary depends other than attendance under subpoena as a witness in a court of law.
12. Any expenses incurred as the result of cancellation or interruption of public transport services by riot, strike or civil commotion, where such riot, strike or civil commotion was in existence prior to booking the Journey.
13. Any expenses more specifically insured or recoverable under any other travel insurance provided as part of the Policyholders booked package Journey.

SECTION 5

Missed Departure

If during a Period of Insurance the Policyholder necessarily incurs additional accommodation and travel expenses in order to reach their overseas destination as a consequence of failure by public transport services or mechanical breakdown of the vehicle conveying the Policyholder to the United Kingdom departure point in time to commence the Journey, ACE will reimburse such additional accommodation and travel expenses up to a maximum amount of £500 per Policyholder.

Specific Exclusions applicable to Section 5

ACE shall not be liable for:

1. The first £50 of each and every claim for any Policyholder.
2. Any expenses incurred as a result of any strike, industrial action, riot or civil commotion that was in existence at, or for which a warning had been given prior to the commencement of the Journey.
3. Any expenses more specifically insured or recoverable under any other travel insurance provided as part of the Policyholders booked package Journey.

SECTION 6

Travel Delay

If during a Period of Insurance the Policyholder suffers a delay in the scheduled departure time of their outward or homeward Journey, for Journeys leaving the United Kingdom for more than 24 hours duration, ACE will pay the benefits listed below provided that:

1. The delay was caused by: Adverse Weather conditions; mechanical breakdown or structural defect of a conveyance; strike or industrial action (as long as there was not reasonable grounds to suspect a strike or industrial action at the time of booking the Journey).
2. The Policyholder checked-in no later than the time indicated by the carrier.

Outward Journey

1. £30 after a delay of 12 hours and a further £30 for each subsequent 24 hour period of delay to a maximum of £90; or
2. Up to £250 for additional travel, accommodation or similar costs incurred as a result of continuing the Journey after a delay of at least 12 hours following the Policyholder's scheduled departure time; or
3. Up to £2,000 for the irrecoverable deposits and other charges paid or contracted to be paid for transport or accommodation booked for, but not used by, a Policyholder if the Policyholder elects to cancel the proposed Journey after a delay of at least 12 hours following the scheduled departure time.

Homeward Journey

1. £30 after a delay of at least 12 hours and a further £30 for each subsequent 24 hour period of delay to a maximum of £90.

Specific Definitions applicable to Section 6

Adverse Weather shall mean weather of such severity that the police (or appropriate authority) warn by means of public communications network (including but not limited to television or radio) that it is unsafe for individuals to attempt to travel via the route originally envisaged by the Policyholder.

Specific Exclusions applicable to Section 6

1. In relation to the Outward Journey, the compensation payable under (2) and (3) shall be paid after deducting any payment made to the Policyholder under (1).
2. The maximum sum payable due to Travel Delay on the Outward and Homeward Journey shall not exceed the invoiced cost of the Journey to the Policyholder.

Personal Property & Money

Personal Property

If during a Period of Insurance the Policyholder sustains loss or theft of or damage to their Personal Property during a Journey ACE will indemnify the Group Policyholder or Policyholder in respect of such loss or damage up to £2,500 (maximum of £750 overall in respect of Valuables) for any one Journey.

Luggage Delay

If during a Period of Insurance all or part of the Policyholder's Personal Property are lost or temporarily mislaid or delayed for more than twelve hours during a Journey ACE shall reimburse up to £100 for the purchase of essential items of replacement clothing or toilet requisites.

Money

If during a Period of Insurance the Policyholder sustains loss or theft of or damage to Money during a Journey or the seventy-two hours immediately prior to commencement or subsequent to completion of the Journey ACE will indemnify the Group Policyholder or Policyholder in respect of such loss up to £250. This amount is increased to £2,000 for all money in the possession of any teacher or organiser of the Journey. This amount is restricted to £100 for all Policyholders under 16 years of age in respect of coins and bank notes.

Credit Card Misuse

If during the Period of Insurance the Policyholder's own personal credit/debit/charge/cheque guarantee card is lost or stolen during a Journey, ACE will reimburse the Policyholder for the amount of any unauthorised transactions arising from the use of their lost or stolen card which the Policyholder's card issuer holds them liable to pay.

ACE will not pay:

1. more than £1,000 for any one Policyholder during any one Period of Insurance.
2. more than £100 per card in respect of balances stored on lost or stolen pre-paid cards.

3. any amount relating to balances stored on lost or stolen pre-paid cards if the Policyholder is unable to provide evidence of the value of their loss.
4. any claim relating to the Group Policyholder's corporate/employer credit/debit/charge/cheque guarantee card.

Emergency Passport Replacement

If during a Period of Insurance the Policyholder sustains loss or theft of or damage to their passport during a Journey ACE will indemnify the Group Policyholder or Policyholder in respect of fees charged by the appropriate Consular, Visa and/or Passport Office and any additional travel or accommodation expenses in obtaining any official temporary travel documents or replacement passport and/or visa whilst outside of the United Kingdom up to a maximum of £750 per Policyholder.

Specific Conditions applicable to Section 7

1. The Policyholder shall take all reasonable precautions for the safety of their Personal Property.
2. On the happening of any loss or damage ACE shall be entitled:
   a. To take and keep possession of any article and to deal with salvage in a reasonable manner.
   b. At its own option to repair or replace any article for which it is liable.
3. All Policyholders shall take all reasonable precautions for the safety of their Money (as defined below) and any Money held in their custody or control for which they are responsible.

Specific Definitions applicable to Section 7

1. Personal Property shall mean personal articles that are the property of the Policyholder or for which they are responsible and are taken on or acquired during the Journey.
2. Money shall mean coins, bank notes, postal or money orders, signed travellers cheques and other cheques, letters of credit, travel tickets, petrol coupons or other prepaid coupons and passes.
3. Valuables means cameras and other photographic equipment, telescopes and binoculars, Audio/Video equipment (including radios, cassette/compact disc players, ipods, mp3 and mp4 players, camcorders, DVD, video, televisions, and other similar audio and video equipment), mobile phones, satellite navigation equipment, computers and computer equipment (including PDAs, personal organisers, laptops, notebooks, netbooks and the like), computer games equipment (including consoles, games and peripherals) jewellery, watches, furs, precious and semi-precious stones and articles made of or containing gold, silver or other precious metals.

Specific Exclusions applicable to Section 7

ACE shall not be liable for:

1. The first £50 of each and every claim for any Policyholder for Personal Property and Money, excluding Luggage Delay.
2. More than £500 for any one article, pair or set in respect of Personal Property.
3. Vehicles or their accessories, caravans, trailers, boats, sailing boards and other water borne craft.
4. Loss or damage due to:
   a. Moth, vermin, wear and tear, atmospheric or climatic conditions or gradual deterioration.
   b. Inherent mechanical or electrical failure, breakdown or derangement.
   c. Any process of cleaning, restoring, repairing or alteration.
5. More than a reasonable proportion of the total value of a pair or set where the lost or damaged article is part of a pair or set.
6. Loss or theft where reasonable efforts have not be made to not report to the police by the Group Policyholder or Policyholder within twenty-four hours of discovery (and a report obtained).
7. Loss or theft or damage occurring in the custody of an airline or other transport carrier unless reported immediately upon discovery and in the case of an airline a Property Irregularity Report obtained.
8. Loss or theft of money or loss or theft of or damage to valuables in luggage whilst in transit by air and outside the Policyholder's control.

9. Loss due to confiscation or detention by customs or any other authority.
10. Damage to: fragile articles (other than spectacles); radio/ television recording or musical instruments, china or glass unless due to fire or accident involving the conveying vehicle, vessel or aircraft.
11. Any items of household furniture, appliances or equipment.
12. Any items of business equipment owned by the Group Policyholder.
13. Loss of or damage to Personal Property or Money from an unattended and unlocked motor vehicle or a vehicle left unattended overnight.
14. Loss or theft of or damage to Valuables and Money, in excess of £100, from an unattended and locked motor vehicle, other than overnight.
15. Loss or theft of or damage to sports equipment whilst it is in use. This exclusion does not apply to winter sports equipment (excluding motor propelled vehicles) owned or hired by a Policyholder if the Winter Sports Extension is in place.
16. Any article more specifically insured under any other insurance.
17. Loss due to devaluation of currency or shortages due to errors or omission during monetary transactions.
18. Promotional vouchers or awards or any goods or services obtained through the conversion of such vouchers or awards.

Personal Liability

If the Policyholder becomes legally liable to pay damages in respect of:
1. accidental bodily injury (which shall include death, illness and disease) to any person; and/or
2. accidental loss of or damage to material property

occurring during and arising out of the Journey, ACE will cover the Policyholder for all such damages payable in respect of each occurrence or series of occurrences arising directly or indirectly from one source or original cause up to the Limit of Liability for this Section shown in the Schedule.

ACE will also pay in connection with such liability:
1. all costs and expenses recoverable by any claimant from the Policyholder;
2. all other costs and expenses incurred with the written consent of ACE;
3. solicitors' fees for representation at any coroner's inquest or fatal accident inquiry or in any court of summary jurisdiction;

except that in respect of occurrences happening in or claims or legal proceedings brought or originating in the United States of America or Canada or in any other territory within the jurisdiction of either such country, costs and expenses described in 1, 2 and 3 above shall be included within the Limit of Liability for this Section shown in the Schedule

Provided that:
1. no admission, offer, promise or indemnity shall be made without the consent of ACE which shall be entitled to take over and conduct in the Policyholder's name the defence or settlement of any claim or to prosecute in the Policyholder's name for its own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings and in the settlement of any claim. The Policyholder shall give all information and assistance as ACE may require. Every letter, claim, writ, summons, process or other correspondence received

in connection with any claim shall be forwarded to ACE immediately on receipt. Written notice shall be given to ACE immediately the Policyholder shall have notice of any prosecution inquest or fatal accident inquiry in connection with any circumstances which may give rise to liability under this Section;

2. ACE may at any time pay to the Policyholder in connection with any claim or series of claims the amount shown in the Schedule as the Limit of Liability for this Section (after deduction of any sum(s)already paid) or any lesser amount for which such claim(s) can be settled and upon such payment being made ACE shall relinquish the conduct and control of and be under no further liability in connection with such claim(s) except for the payment of costs and expenses recoverable or incurred prior to the date of such payment;
3. If at the time of the happening of any occurrence covered by this Section there is any other existing insurance whether taken out by the Policyholder or not covering the same liability ACE shall not be liable to indemnify the Policyholder in respect of such liability except so far as concerns any excess beyond the amount which would have been payable under such other insurance had this Section not been effected.
4. The Policyholder shall act as though they were the Insured and observe, fulfil and be subject to the terms of this Section.

Specific Exclusions applicable to Section 8

ACE will not pay any claim for:

a. liability in respect of bodily injury to any person who is:
   i. under a contract of service or apprenticeship with the Group Policyholder when such injury arises out of and in the course of their employment by the Group Policyholder; or
   ii. any claim made by any Policyholder against any other Policyholder, or caused by or arising from any activity which is the subject of cover under any other public liability insurance in force for the Group Policyholder during the Period of Insurance;
b. liability in respect of loss of or damage to Personal Belongings, or business equipment owned by the Group Policyholder.
c. liability in respect of bodily injury loss or damage caused directly or indirectly in connection with the ownership, possession or use by the Policyholder, their servants or agents of:
   i. mechanically propelled vehicles (other than golf buggies used on golf courses and not on public roads); or
   ii. any aerospacial device or other airborne or waterborne craft or vessel (other than non-mechanically powered waterborne craft not exceeding 10 metres in length whilst used on inland waters) or the loading or unloading of such craft or vessel; or
   iii. firearms (other than sporting guns);
d. liability in respect of bodily injury loss or damage arising directly or indirectly in connection with:
   i. the ownership, possession or occupation of land or buildings, immobile property or caravans other than buildings and their contents not belonging to but temporarily occupied by any Policyholder in the course of a Journey; or
   ii. any wilful or malicious act; or
   iii. the carrying on of, or engaging in, any:
      A. trade, business or profession; or
      B. activities or volunteer work organised by, or under the auspices of, any charitable, voluntary, not for profit, social or similar organisation when liability for such activities or work should reasonably be included within the organisation's own Public Liability policy;
e. liability assumed by the Policyholder under any contract or agreement unless such liability would have attached in the absence of such contract or agreement;
f. liability directly or indirectly occasioned by happening through or in consequence of War;
g. punitive or exemplary damages.

SECTION 9

Winter Sports Extension

This Extension shall only apply if the Winter Sports Extension on the Policy Schedule is shown as included and the appropriate premium paid. The words "winter sports" in General Exclusions 1.h. are hereby deleted.
In the event of Piste closure following no or insufficient snow between 11 December and 29 April both dates inclusive, ACE will offer compensation of up to £30 per Policyholder per day for additional cost of travel to an alternative resort or purchase of daily ski lift passes. If it is not possible to arrange transport to an alternative resort ACE will pay £30 per Policyholder per day for each full day's skiing lost.

Specific Definitions applicable to Section 9

1. Winter Sports shall mean skiing (including skiing outside the area of the normal compacted snow or ski slope ie off-piste only whilst accompanied by a guide or ski instructor); tobogganing and snow boarding. Excluding competitive winter sports (including, but not limited to, ski or ski bob racing, mono skiing, ski jumping, ski boarding, ice hockey or the use of bobsleighs or skeletons).

Specific Exclusions applicable to Section 9

ACE shall not be liable for compensation payments:

1. In respect of any sum in excess of £300 per Policyholder per trip.
2. Where policies are issued within 14 days of departure and there is public knowledge that snowfall is unlikely.

SECTION 10

Passenger Protection

ACE undertakes to reimburse any Policyholder or their legal representative all:

1. Loss of deposits and other charges paid in advance by a Policyholder because of cancellation of the Journey or
2. Additional travel/ accommodation and similar expenses reasonably and necessarily incurred following unexpected curtailment (after commencement) of the Journey:
   a. In returning to the United Kingdom home address; or
   b. To continue with and complete the scheduled Journey

as a direct and necessary consequence of the insolvency of the tour operator or travel agent through whom they booked the Journey.

In respect of each Policyholder, ACE's liability shall not exceed £2,000.

Specific Conditions applicable to Section 10

1. In respect of each Policyholder, ACE's liability in respect of curtailment of the Journey shall be limited to the cost of the same or similar standard of transport or accommodation as enjoyed prior to such curtailment.

SECTION 11

Claims Provisions

1. On the happening of any occurrence likely to give rise to a claim under this Policy, notice shall be given to the following within 60 days or as soon as reasonably possible after the date of the occurrence. Please quote the Policy Number.

   The Claims Section
   Marsh Limited
   Education Practice
   Capital House
   1-5 Perrymount Road
   Haywards Heath
   West Sussex
   RH16 3SY
   tel: 01444 458144
   fax: 01444 415088

2. The Group Policyholder or Policyholder shall at their own expense furnish to ACE (ACE Claims and Customer Service Centre, PO Box 4511, Dunstable LU6 9QA. Phone: 0845 841 0059, Fax: 01293 597 323), such certificates, information and evidence as ACE may from time to time reasonably require in the form prescribed by ACE. ACE shall be allowed at its own expense, upon reasonable notice to the Group Policyholder or Policyholder, to request a medical examination of a Policyholder as appropriate.
3. The Policyholder shall as soon as reasonably possible after the occurrence of any Accidental Bodily Injury obtain and follow the advice of a Qualified Medical Practitioner and ACE shall not be liable for any consequences of the Policyholder's failure to obtain and follow such advice and use such appliance or remedies as may be prescribed.
4. ACE will pay the Benefit Amount for accidental death to the estate of the deceased Policyholder and the receipt given to ACE by the Personal Representatives shall be a full discharge of liability by ACE in respect of the Claim for such Benefit Amount.
5. If the Policyholder is:
   a. 18 or over ACE will pay the Benefit Amount for Loss of Limb or Loss of Eye to the Policyholder and their receipt shall be a full discharge of all liability by ACE in respect of the Claim for such Benefit Amount or the assessed percentage.
   b. under 18 ACE will pay the Benefit Amount for Loss of Limb or Loss of Eye to that minor if they are a Partner. If they are not a Partner, ACE shall make the payment to the Parent or Legal Guardian of such minor, for the benefit of that minor. The Partner, Parent or Legal Guardian's receipt shall be a full discharge of all liability by ACE in respect of the Claim for such Benefit Amount.
   c. If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or devices shall be used by the Group Policyholder or anyone acting on the Group Policyholder's behalf or by a Policyholder or any Policyholder's legal representatives to obtain benefit under this Policy, ACE shall be under no liability in respect of such claim.

DATA PROTECTION AND PRIVACY

1. ACE fully accepts its responsibility to protect the privacy of cutomers and the confidentiality and security of information entrusted to it.
2. ACE is part of the ACE Group of companies. It and the group companies will use information given together with other information for the administration of this Policy, the handling of claims and the provision of customer services. The information may also be disclosed to ACE's service providers and agents for these purposes. It may be disclosed to the Policyholder's agents, where appointed. It may also be used for the purposes of fraud prevention including passing details to other insurers and regulatory bodies.
3. Where the Policyholder has provided information about another person in connection with the purchase and performance of this insurance Policy, ACE will assume they have appointed the Policyholder to act for them, that they have consented to the processing of their personal data, including sensitive personal data and they have consented to the transfer of their information abroad.
4. ACE (or reputable organisations selected by them) may monitor and/or record communication to ACE, to ensure consistent servicing levels and account operation.
5. ACE will keep information about the Policyholder only for so long as it is appropriate. In accordance with an individual's Subject Access rights, when asked, ACE will tell any Policyholder what information they hold about them and provide it to them in accordance with applicable law. Any information found to be incorrect, will be corrected promptly.

The Group Policyholder or Policyholder has a right to request a copy of the information (for which ACE may charge a small fee) and to correct any inaccuracies. To make sure instructions are followed correctly and to improve ACE's service through staff training, telephone calls may be recorded.

COMPLAINTS PROCEDURES

In the event of a complaint relating to the sale of your policy please contact the following:

The Head of Practice
Marsh Limited Education Practice
Capital House
1-5 Perrymount Road
Haywards Heath
West Sussex
RH16 3SY
Tel: 01444 458144
Fax: 01444 415088

In the event you have a complaint in relation to how your claim was handled please contact the following:

The Customer Relations Department
ACE European Group Limited
PO BOX 4510
Dunstable
LU6 9QA
Tel: 0845 045 0087 (Within UK only)
Email: customerrelations@acegroup.com

The Group Policyhlder or Policyholder has the right to refer their complaint to the Financial Ombudsman Service (FOS) if they are dissatisfied with ACE or Marsh's final response. Their contact details are:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Tel: +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)
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

The existence of these complaint procedures does not reduce a Group Policyholder's or Policyholder's Statutory Rights relating to this Policy. For further information about Statutory Rights the Insured or Insured Person should contact the Competitions and Markets Authority or the Citizens Advice Bureau.

The FOS's contact details are given below. A leaflet explaining the procedure is available on request.

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Tel: +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
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

FINANCIAL SERVICES COMPENSATION SCHEME

In the unlikely event of ACE being unable to meet its liabilities, a Policyholder 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

Tel: 0800 678 1100 or 020 7741 4100
Fax: 020 7741 4101
Email: enquiries@fscs.org.uk

CONTACT DETAILS

ACE Assistance
UK: 020 7173 7798
Abroad: +44 (0) 20 7173 7798

ACE Customer Service
tel: 0845 841 0056
fax: 01293 597 376
email: cust.servuk@acegroup.com

ACE Claims
tel: 0845 841 0059
fax: 01293 597 323
email: claims@acegroup.com

ACE European Group Limited
Head Office:
ACE Building
100 Leadenhall Street
London
EC3A 3BP

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. This can be checked on the Financial Services Register at www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

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