

Travel insurance Summary of Cover

This insurance is available to **all** the students of **International House London** ('the Policyholder') for whom the appropriate premiums have been paid, whilst attending an Academic Course at **International House London** involving travel outside the Insured Person's Country of Domicile (or within the United Kingdom for UK citizens), including incidental holiday travel within Europe up to a maximum of 21 days per trip.

This policy summary is essential reading but does not contain the full terms and conditions of **International House London** Travel Insurance Policy which can be found in the Policy document Number **UKBSTC51809**.

Cover is underwritten by ACE European Group Limited (ACE).

Period of Cover

Cover for Cancellation and Curtailment Section of the Policy begins on the date the Journey has been booked by the Insured Person and ends when the Insured Person leaves home to commence the Journey or expiry of the Period of Insurance (whichever comes first). Cover for Curtailment and cover under all other Sections begins when the Insured Person leaves home during the Period of Insurance to commence the Journey and ends upon the Insured Person's return home or expiry of the Period of Insurance (whichever comes first).

Significant Features and Benefits

Section	Sub-Section	Benefit Amount / Limit of Indemnity*	Excess
1. Personal Injury		£25,000	NIL
2. Medical	i. Medical Expenses	i. Unlimited	NIL
	ii. Travel and Accommodation Expenses	ii. £20,000	NIL
	iii. Emergency Repatriation Expenses	iii. Unlimited	NIL
3. Cancellation & Curtailment	i. Cancellation, Curtailment, Alteration to Itinerary	i. £7,500	NIL
	ii. Travel Delay	ii.	
	a) After 12 hours	a) £20	NIL
	b) For each 12-hour period thereafter	b) £20	NIL
c) Maximum payable any one journey (this must not exceed the cost of the journey)	c) £1,000	NIL	
d) Abandonment	d) £7,500	NIL	
iii. Additional Travel	iii. £1,000	NIL	
4. Personal Belongings	i. Personal Belongings	i. £2,000	NIL
	ii. Personal Belongings Delay	ii. £100	NIL
5. Money	i. Money	i. £250 (max £100 in respect of coins and/or banknotes)	NIL
	ii. Credit Card Misuse	ii. £250	NIL
	iii. Emergency Replacement of Passport	iii. £250	NIL
6. Personal Liability		£2,000,000	NIL

*€ shall mean Euro Currency, £ shall mean UK Sterling, \$ shall mean US Dollar where applicable

Aggregate Limit of Liability

ACE shall not be liable for any amount in excess of the amounts shown below. If the aggregate amount of all benefits payable exceeds that amount the benefit payable for each Insured Person shall be proportionately reduced until the total of all benefits does not exceed the Aggregate Limit.

Per Event overall under Section 1. Personal Injury	£1,000,000
Per Journey or event overall under the Section 3. Cancellation and Curtailment.	£75,000

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 Student is not covered. These generally involve anything the Student already knows about or that are caused by deliberate or illegal acts on the part of the Insured Student. 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 or expense suffered or incurred by an Insured Person aged 70 or over whilst on a Journey (General Exclusion.)
- 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. (General Exclusion 2a)
 - the Insured Person engaging in aviation as a pilot or crew member of an aircraft or other aerial device. (General Exclusion 2b ii)
 - 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 Permanent Service.
 - War, whether declared or not in the Insured Person's Country of Domicile. (General Exclusion 2e)
- 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 within 24 hours
- 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 insured person has no cancellation rights under the terms of this policy.

Claim Provisions

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

Postal Address: 200 Broomielaw, Glasgow G1 4RU.

Telephone: 0845 841 0059 (within UK only)

International: +44 (0)141 285 2999

Facsimile: +44 (0)1293 597323

e-mail: claims@acegroup.com

Complaints Procedures

If you are not satisfied with ACE's service, please contact Guard.me, 89 New Bond Street, London, W1S 1DA, United Kingdom;

Telephone: +44 (0) 1522 850 297

email: adminUK@guard.me

or the A&H Customer Service Manager, ACE European Group Limited, quoting your policy details:

Postal Address: 200 Broomielaw, Glasgow G1 4RU.

Telephone: 0845 841 0056 (within UK only)

International: +44 (0)141 285 2999

Facsimile: +44 (0)1293 597376

e-mail: A&Hcustserv.complaints@acegroup.com

Financial Ombudsman Service

If you are not satisfied following receipt of ACE's final response, you may contact the Financial Ombudsman Service:

Postal Address: South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Telephone: 0845 080 1800;

Facsimile: 0207 964 1001

e-mail: enquiries@financial-ombudsman.org.uk

Web Site: www.financial-ombudsman.org.uk

The existence of these complaints procedures does not affect any right of legal action you may have against ACE.

Compensation Scheme

In the unlikely event that ACE is unable to meet its liabilities, you may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Their contact details are:

Postal Address: FSCS, 7th Floor, Lloyds Chambers, Portsoken Street, London, E1 8BN.

Telephone: 020 7892 7300

e-mail: enquiries@fscs.org.uk

Website: www.fscs.org.uk