



ace europe

keyfacts

“Feeguard” Insurance Policy Summary

(The full terms and conditions may be found in the Policy Document.)

Here is a summary of the cover provided by the “Feeguard” Insurance Policy which is underwritten by ACE European Group Limited, whose main business is general insurance, and Head Office address is 100 Leadenhall Street, London, EC3A 3BP. ACE European Group Limited is authorised and regulated by the Financial Services Authority, the independent watchdog for financial services, registration number FRN202803. Check to see more details on the FSA register <http://www.fsa.gov.uk/register>

DURATION

Cover under the policy begins when you book the academic course or when you purchase the policy, whichever is later, and continues until the end of the academic course.

SIGNIFICANT FEATURES & BENEFITS

You must be permanently resident in the United Kingdom and embarking on an academic course at an educational establishment in the United Kingdom.

Cancellation and Curtailment – up to the amount shown in the Schedule of Benefits if you are forced to cancel or curtail your course due to your injury or illness, or the death, injury or illness of your spouse/partner, mother, father, sister, brother or child.

SIGNIFICANT EXCLUSIONS - (See the General Exclusions section of the policy document). Persons aged 61 or over, professional sportspersons or professional entertainers, non United Kingdom residents, full time members of the armed forces or a member of any reserve forces called out for permanent service; losses directly or indirectly due to: insanity, suicide, intentional self injury or needless self-exposure to danger (except in an attempt to save human life); air sport or air travel (other than as a passenger) winter sports; hazardous activities; travel on a motorcycle over 125cc; War; the influence of alcohol, drugs or solvents, alcoholism, drug addiction, solvent abuse, any addictive disorder, psychological/psychiatric conditions; HIV/HIV-related illness/AIDS/ARC; illegal acts; pregnancy/childbirth.

CANCELLATION

You may cancel the policy within 14 days of the commencement date of cover by writing to Gibbs Denley Insurance Services. If this happens, the policy will have provided no cover and any premiums paid will be refunded to you provided no course has been booked or undertaken. ACE may cancel your insurance by sending 30 days notice to your last known address.

CLAIM PROVISIONS

In the event of a claim you should download a claim form from the Web Site (<http://www.course-u-can.com>) and send it to the Accident and Health Claims Department, ACE European Group Limited, Ashdown House, 125 High Street, Crawley, West Sussex, RH10 1DQ (tel: +44 (0) 1293 725830, fax: +44 (0) 1293 725845), quoting your full policy number, as soon as reasonably possible after the date of the occurrence.

COMPLAINTS PROCEDURES

If you are not satisfied with our service, please contact Gibbs Denley Insurance Services, Crystal House, Buckinghamway Business Park, Swavesey, Cambridge CB4 5UL, tel: 01954 233698, or The Customer Service Manager, ACE Service Centre, Ashdown House, 125 High Street, Crawley, West Sussex, RH10 1DQ, Tel: 01293 726060 Fax: 01293 726100. email: cust.servuk@ace-ina.com

The Financial Ombudsman Service may be approached for assistance if you are not satisfied with our final response. Its contact details are: South Quay Plaza, 183 Marsh Wall, London E14 9SR

Tel: 0845 080 1800 Fax: 0207 964 1001

Email: enquiries@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk Email: enquiries@financial-ombudsman.org.uk

A leaflet explaining its procedure is available on request.

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

LAW AND LANGUAGE

This Policy will be governed and interpreted in accordance with the Law of England and Wales and only the English Courts will have jurisdiction in any dispute. Communication of and in connection with this Policy shall be in the English language.

FINANCIAL SERVICES COMPENSATION SCHEME

In the unlikely event that we are unable to meet our liabilities, you may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). The FSCS will meet the first £2,000 of a claim in full plus 90% of the balance without any upper limit. Their contact details are: Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, 1 Portsoken Street, London E1 8BN

Tel: 020 7892 7300, Fax: 020 7892 7301, Website: <http://www.fscs.org.uk>