

STUDENT STUDYGUARD

INDIVIDUAL TRAVEL INSURANCE POLICY

Insurer:

ACE European Group Limited
Main business – General Insurance.
Registered in England No. 1112892.
Head Office: ACE Building, 100 Leadenhall Street,
London, EC3A 3BP.
www.aceeuropeangroup.com

ACE is authorised and regulated by the Financial Services Authority (FSA). FSA Firm Reference Number FRN202803.
Full details can be found on the FSA's Register by visiting <http://www.fsa.gov.uk> or by contacting the FSA on 0300 500 5000.

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Please note: Terms in bold have the meanings given to them in the General Definitions and Specific Definitions Sections below.

Introduction

Thank you for choosing Student StudyGuard Travel Insurance, which is underwritten by ACE European Group Limited and provided by **Gibbs Denley**.

Please check the Policy carefully to be sure the cover meets **your** needs. If **you** have any questions please notify **Gibbs Denley** (Tel: +44 (0)1954 233698).

If **your** needs change, or if any information **you** gave **us** changes, please tell **Gibbs Denley** because **we** may need to change the Policy. **We** will update the Policy and send **you** a new Policy Schedule each time **we** agree a change with **you**.

ACE Assistance

1. Pre-Travel Information

During a Period of Insurance **you** or the **Insured Person** may call ACE Assistance on:

From outside the UK: **+44 20 7173 7798**

From within the UK: **020 7173 7798**

for pre-travel information on:

- § Business and social customs.
- § Political situations.

- § Medical advice and medical facilities overseas.
- § Health precautions, including vaccinations.
- § Visa and entry permit requirements.
- § Currency.
- § Banking hours.
- § Time zones.
- § Climate.
- § Driving restrictions.

2. Travel Assistance

If during the **Period of Insurance** the **Insured Person** requires medical assistance or advice during a **Journey you** or the **Insured Person** may call **ACE Assistance** on:

From within the UK: 020 7173 7798

From outside the UK: +44 20 7173 7798

in respect of:

- § *Medical Expenses*
- § Emergency repatriation
- § Local payment of hospital bills; or
- § Replacement of essential maintenance medication or drugs.

International students

This policy is only available to **you** if **you** are an international student (or **Immediate Family** travelling with an international student) studying for a degree or other recognised qualification at a College or University in the **United Kingdom** or studying at language course at an accredited **Educational Establishment** in the **United Kingdom**.

Insurance Agreement

This is **your** Student StudyGuard Travel Insurance Policy which, together with **your** Policy Schedule and the information supplied in **your** application, is a contract between **you** and **us**.

In return for payment of the premium, **we** agree to insure the **Insured Person** during the **Period of Insurance** in the manner and to the extent provided, and subject to the Policy Terms, Conditions and Exclusions.

We are required to notify **you** that other taxes or costs may exist which are not imposed by **us**.



Andrew Kendrick
Chairman and CEO
ACE European Group Limited

General Definitions

The following words and phrases will always have the same special meaning wherever they appear in the Policy in bold type and commence with a capital letter. Additional Definitions relevant to the individual Sections of this Policy are located and contained in the appropriate Section.

£ shall mean United Kingdom pounds sterling

€ shall mean Euro

Academic Course means any academic course run by an **Educational Establishment**.

Accident means a sudden, violent, external, unforeseen and identifiable event and the word Accidental shall be construed accordingly.

ACE Assistance means the travel assistance and emergency medical and repatriation services – organised by us.

Benefit Amount (or **Limit of Liability** in respect of Section 6. Personal Liability) means the maximum amount we can pay based on the level of cover you have at the time of the loss as shown in the Schedule of Benefits.

Bodily Injury means injury which 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** caused the **Insured Person's** death or disablement or the incurring of *Medical Expenses*.

Commencement Date means the day, month and year shown in the Policy Schedule for the cover to start.

Country of Domicile means:

- a) either the country which is the **Insured Person's** regular place of abode prior to the commencement of the **Journey**, or:
- b) any country for which the **Insured Person** holds a valid passport.

Educational Establishment means a recognised educational body located in **Europe**.

Effective Date means the day, month and year shown in the Policy Schedule for any change in the cover to start.

Europe means Albania, Andorra, Austria, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Canary Islands, Channel Islands, Croatia, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Isle of Man, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Mediterranean

Islands (including Majorca, Menorca, Ibiza; Corsica; Sardinia; Sicily; Malta, Gozo; Crete, Rhodes and other Greek Islands; Northern and Southern Cyprus), Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Romania, Russian Federation (West of Urals), San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey, Ukraine, **United Kingdom**, Vatican City .

Gibbs Denley means Gibbs Denley Insurance Services, Crystal House, Buckingham Business Park, Swavesey, Cambridge CB4 5UL; authorised and regulated by the Financial Services Authority, registration number 148054.

Hijack means unlawful seizure or taking control of an aircraft or conveyance in which the **Insured Person** is travelling as a passenger.

Hospital means any establishment which is registered or licensed as a medical or surgical hospital in the country in which it is located and where the **Insured Person** is under the constant supervision of a **Qualified Medical Practitioner**.

Insured Person means the person(s) shown as insured on the Policy Schedule.

Immediate Family means wife, husband, daughter, son, step child, foster child, partner, civil partner or fiancé/fiancée.

Journey means any trip which commences during the **Period of Insurance** for the purpose of attending an **Academic Course** outside the **Country of Domicile** and in the **Europe**, including up to 7 days incidental holiday travel within **Europe** but outside the **Country of Domicile**.

Period of Insurance means 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.

Cover for Cancellation under the Disruption Section of the Policy begins when the **Journey** is booked (if this Policy is in force at the time of booking) or on the **Effective Date**, whichever is later, and ends when the **Insured Person** leaves home to commence the **Journey** or expiry of the **Period of Insurance** (whichever comes first).

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).

Policyholder means the person named in the Policy Schedule who has taken out the Policy. Where the Policyholder and the **Insured Person** are not the same

person, the Policyholder must be the **Insured Person's** legal guardian or representative

Qualified Medical Practitioner means a doctor or specialist who is registered or licensed to practise medicine under the laws of the country in which they practise other than:

- a) **you**; or
- b) **your** relative unless approved by **us**.

Specific Conditions, Specific Exclusions and Specific Definitions means those conditions, exclusions and definitions more particularly stated in the Sections to which they specifically apply.

United Kingdom means England, Scotland, Wales and Northern Ireland (excluding the Isle of Man and the Channel Islands).

War means armed conflict between nations, invasion, act of foreign enemy, civil war, military or usurped power.

We/our/us means ACE European Group Limited (ACE).

Winter Sports means any winter pursuits or sports including, but not limited to, the following:

- § skiing (including skiing outside the area of the normal compacted snow or ski slope i.e. off-piste);
- § tobogganing;
- § snow boarding;
- § ice skating (other than on an indoor rink)
- § ski or ski bob racing;
- § mono skiing;
- § ski jumping;
- § ski boarding;
- § ice hockey; or,
- § the use of bobsleighs or skeletons.

You/your means the **Policyholder**

General Conditions

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

Please note: Specific Conditions relevant to the individual Sections of this Policy are located and contained in the appropriate Sections.

1. This Policy, the Policy Schedule and any information provided in **your** application will be read together as one contract. 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. **We** will not pay interest on any sum payable under this Policy unless payment has been unreasonably

delayed by **us** following receipt of all the required certificates, information and evidence necessary to support the claim. Where interest becomes payable by **us**, it will be calculated only from the date of final receipt of such certificates, information or evidence.

3. If **we** want to cancel or change **your** Policy, **we** will write to **you** at the latest address **we** have for **you**. **We** will then cancel the Policy thirty days after the date of **our** letter. If **we** cancel the Policy **we** will refund any premium **you** paid for the cancelled period provided **you** have not made a claim under the Policy during the **Period of Insurance**.
4. If **you** are not satisfied with this Policy and have not booked or taken a **Journey** protected by the cover provided, **you** may return the Policy to **Gibbs Denley** within 14 days of the commencement date of cover and **we** will cancel it. If this happens, the Policy will have provided no cover and **we** will refund any premiums **you** have paid. If **you** write and tell **Gibbs Denley** to cancel **your** Policy after 14 days, **we** will cancel it from the date **your** letter is received or any later date **you** stipulate. **We** reserve the right to charge the appropriate premium for any period during which cover operated.
5. Where **you** (or **your** personal representatives) or the **Insured Person** (or the **Insured Person's** personal representatives) do not comply with any obligation to act in a certain way specified in this Policy **we** reserve the right not to pay a claim.
6. If the **Insured Person** 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** to enable the **Insured Person** to complete the original **Journey** or to return to the **Country of Domicile**.
7. The benefits under this Policy may not be assigned. If **you** sell or transfer **your** Policy, or use it as security for a loan or for any kind of business, **we** will not recognise this. At all times, **our** contract will be with **you** and **we** will only deal with **you** and/or **your** legal representatives.
8. It is **your** responsibility to provide complete and accurate information to **us** when applying for the Policy and throughout the life of this Policy. It is important that **you** ensure all statements made in the application, over the telephone, on claim forms and other documents are full and accurate. Please note that if **you** or any person acting on **your** behalf, or the **Insured Person**, or any person acting on the **Insured Person's** behalf, fails to disclose, describes incorrectly or misrepresents any material information to **us** it could invalidate the insurance cover under this Policy. This could mean that part or all of a claim may not be paid.
9. **You** and **we** agree that:

- a) 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; and
- b) communication of and in connection with this Policy shall be in the English language.

10. **You** and **we** have agreed that it is not intended for any third party to this contract to have the right to enforce or vary the terms of this contract. **You** and **we** 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 the Contracts (Rights of Third Parties) Act 1999.

11. **You** and the **Insured Person** must take ordinary and reasonable care to safeguard against loss, damage, **Accident**, injury or illness as though **you** and the **Insured Person** were not insured. If **we** believe the **Insured Person** has not taken reasonable care of property, the claim may not be paid. The items insured under this Policy must be maintained in good condition and kept in good repair.

Dual Insurance

The **Insured Person** should not be insured under more than one Student StudyGuard Travel Insurance Policy. If the **Insured Person** is insured under more than one of these Policies:

1. **we** will consider the **Insured Person** to be insured under the Policy which provides the highest benefits; or
2. if the benefits are the same **we** will consider the **Insured Person** to be insured under the Policy which was issued first.

In any case, **we** will refund the premium paid for the Policy which is not giving cover and issue an amended Policy Schedule showing the correct details.

Section 1. Personal Injury

Specific Definitions applicable to the Personal Injury Section

The following words and phrases will have the same special meaning in this Section wherever they appear in bold italic type and commence with a capital letter.

Please note: Additional Definitions appear in the other Sections of the Policy and General Definitions apply as well.

Loss of Limb means in respect of:

1. an arm - physical severance or the permanent total loss of use of an arm at or above the wrist joint; and
2. a leg - physical severance or total loss of use above the level of the ankle (talo-tibial joint).

Loss of Sight in one eye shall mean permanent blindness in an eye to the degree that after correction using spectacles, lenses or surgery, objects that should be clear from 60 feet away can only be seen from 3 feet away or less.

Loss of Sight in both eyes shall mean permanent blindness resulting in the **Insured Person's** name being added to the register of Blind Persons on the authority of a qualified ophthalmic specialist.

Permanent Total Disablement shall mean disablement which has lasted for at least twelve months, from which **we** believe the **Insured Person** will never recover and which stops the **Insured Person** from carrying out gainful employment of any and every kind.

The cover we provide

If during the **Period of Insurance** the **Insured Person** sustains **Bodily Injury** during a **Journey**, **we** will pay the **Benefit Amount** of £15,000/€18,750 for:

Death

Permanent Total Disablement

Loss of one Limb

Loss of two or more Limbs

Loss of Sight in one eye

Loss of Sight in both eyes

The total Benefit Amount payable shall not exceed £15,000/€18,750 in respect of any one **Accident**.

Disappearance

If during the **Period of Insurance** the **Insured Person** disappears during a **Journey** and after a suitable period of time it is reasonable for the Police or registration authorities to believe that the **Insured Person** has died as a result of **Bodily Injury**, **we** will pay the death **Benefit Amount**. But before **we** do this, the Administrator responsible for the **Insured Person's** estate must sign an agreement to refund the death **Benefit Amount** if the **Insured Person** turns out to be alive.

Exposure

If during the **Period of Insurance** the **Insured Person** suffers **Bodily Injury** as a result of unavoidable exposure to the elements during a **Journey**, **we** will consider it as having been caused by an **Accident**.

Specific Exclusions applicable to the Personal Injury Section

Please note: General Exclusions apply as well.

We will not pay any claim:

1. which is caused by or results from sickness or disease not directly resulting from **Bodily Injury**;
2. for disabilities arising from:
 - a) Repetitive Stress (Strain) Injury or Syndrome or any gradually operating cause.
 - b) Post Traumatic Stress Disorder or any psychological or psychiatric condition.

Specific Conditions applicable to the Personal Injury Section

Please note: General Conditions apply as well.

1. The death **Benefit Amount** is limited to £5,000/€6,250 if the **Insured Person** is aged under 18 years at the date of sustaining **Bodily Injury**.
2. If the **Insured Person** was already disabled before the **Accident** or had a condition which was gradually getting worse, **we** will reduce our payment. The reduced payment will be based on our medical assessment of the difference between:
 - a) the *Permanent Disability* after the **Accident**; and
 - b) the extent to which the *Permanent Disability* is affected by the disability or condition before the **Accident**.

Section 2. Medical

Specific Definitions applicable to the Medical Section

The following words and phrases will have the same special meaning in this Section wherever they appear in bold italic type and commence with a capital letter.

Please note: Additional Definitions appear in the other Sections of the Policy and General Definitions apply as well.

Accommodation shall mean accommodation of a standard up to but not exceeding that in which the **Insured Person** was or would have been staying during the course of the **Journey**.

Emergency Repatriation Expenses shall mean all reasonable costs necessarily incurred in repatriating the **Insured Person** to the most suitable **Hospital** or to the **Insured Person's** home address in the **Country of**

Domicile provided that such repatriation is:

1. medically necessary and
2. organised by **ACE Assistance**.

Medical Expenses shall mean all reasonable costs necessarily incurred:

1. within the **United Kingdom** levied by the National Health Service; or,
2. outside the **Country of Domicile** and outside the **United Kingdom**, for **Hospital**, nursing home, ambulance, surgical or other diagnostic or remedial treatment given or prescribed by a **Qualified Medical Practitioner**.

Supplementary Travel and Accommodation Expenses shall mean reasonable additional costs necessarily incurred:

1. for travel and accommodation expenses the **Insured Person** incurred in returning to the **Country of Domicile**;
2. for travel and accommodation of up to two relatives or friends who on medical advice from a **Qualified Medical Practitioner** are advised to travel to or remain with the **Insured Person**;
3.
 - a) for funeral expenses incurred in burial or cremation of the **Insured Person** outside the **Country of Domicile**;
 - b) in transporting the **Insured Person's** body or ashes for burial in the **Country of Domicile** (excluding funeral and interment costs in the **Country of Domicile**); or
4. in transporting the **Insured Person's** *Personal Belongings* (as defined in **Section 3. Personal Belongings**) back to the **Country of Domicile**.

The cover we provide

Sub-Section (i) Medical Expenses

If a Person Insured is injured or becomes ill during a trip, **We** will pay;

Medical expenses - including those incurred for

a) dental treatment or b) optical expenses - **We** will pay up to the **Benefit Amount** of £1,000,000/€1,250,000 in respect of *Medical Expenses* the **Insured Person** incurs for any one **Journey**.

Sub-Section (ii) Supplementary Travel and Accommodation Expenses

If during the **Period of Insurance** the **Insured Person** becomes ill or is injured during a **Journey**, **we** will pay up to the **Benefit Amount** of £5,000/€6,250 in respect of *Supplementary Travel and Accommodation Expenses* the **Insured Person** incurs for any one **Journey**.

Sub-Section (iii) Emergency Repatriation Expenses

If during the **Period of Insurance** the **Insured Person** becomes ill or is injured during a **Journey** we will pay *Emergency Repatriation Expenses*.

Emergency Repatriation Expenses are provided by **ACE Assistance** who can help in a range of different circumstances, including medical emergencies. Please make sure **you** and the **Insured Person** have details of this Policy, including the Policy Number and **Period of Insurance** when calling:

From within the UK: **020 7173 7798**

From outside the UK: **+44 20 7173 7798**

ACE Assistance also includes the following services:

1. Providing a 24-hour multi-lingual emergency medical assistance service.
2. Initial guarantee of payment of overseas **Hospital** and doctors' accounts.
3. Arranging overseas hospitalisation and the monitoring of patients in co-operation with the attending local physician.
4. When recommended by **ACE Assistance's** Chief Medical Officer, arranging medical repatriation of policyholder(s) including, when necessary, organisation of transport, medical escorts and the provision of special medical equipment.
5. Providing for the services of a local Agent to provide assistance and advice.
6. Organising the repatriation of human remains and arranging the necessary import/export documents.
7. Liaising with General Practitioners, Hospital Services and patient's relatives.
8. Assisting accompanying relatives of the patient by arranging and paying for additional accommodation and transport costs.
9. Locating and despatching drugs, contact lenses, glasses, blood and medical equipment which are unavailable at patient's location.

Specific Conditions applicable to the Emergency Repatriation Expenses sub-Section

Please note: General Conditions apply as well.

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. **You** or the **Insured Person** must not make or attempt to make arrangements without the involvement and/or agreement of **ACE Assistance**.

3. Any repatriation must be organised by **ACE Assistance** who will use the most appropriate method including, if necessary, the use of air services and arrange for qualified medical staff to accompany the **Insured Person** if required.
4. Whilst **ACE Assistance** will make every effort to ensure advice or assistance is provided promptly and in good faith it cannot accept liability for loss or damage of any kind that may arise or result from the use, or intended use, of the **ACE Assistance** medical assistance service.

Specific Extension applicable to the Medical Section.

This Section 2 Medical 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 **Insured Person** provides a medical certificate- which must be dated no earlier than 5 days before the outbound travel date - issued by a **Qualified Medical Practitioner** or midwife confirming the number of weeks of pregnancy and that they are fit to travel.

Specific Exclusions applicable to the Medical Section.

Please note: General Exclusions apply as well.

We will not pay any claim for:

1. any expenses incurred where a **Journey** is booked or undertaken against the advice of a **Qualified Medical Practitioner** or where the purpose of the **Journey** is to receive medical treatment or advice or where a terminal prognosis has been given.
2. any expenses which are recovered from any other insurance policy or national insurance programme which is applicable to the **Insured Person**.
3. any expenses incurred after 12 months from the time of the incurring of the first expense.
4. dental or optical expenses other than those incurred in providing the minimum treatment necessary to relieve pain and discomfort for the duration of the **Journey**, and then only provided that all routine dental and optical treatment is completed prior to the **Journey**.
5. any expenses incurred which in any way arise from or are attributable to sexually transmitted diseases.

6. expenses incurred in the **Country of Domicile**.
7. surgical or medical treatment which can be reasonably delayed until the **Insured Person's** return to the **Country of Domicile**.
8. medication and/or treatment which at the time of departure **you** or the **Insured Person** know to be required or to be continued outside the **Country of Domicile**.
9. the first £25/€31 of each and every claim under the Medical Section, but this will be waived where the **Insured Person** has obtained a reduction in the cost of *Medical Expenses* in European Union countries by using a European Health Insurance Card.

Section 3. Personal Belongings

Specific Definitions applicable to the Personal Belongings Section

The following words and phrases will have the same special meaning in this Section wherever they appear in bold italic type and commence with a capital letter.

Please note: Additional Definitions appear in the other Sections of the Policy and General Definitions apply as well.

Personal Belongings shall mean personal articles which are the **Insured Person's** property, or property for which the **Insured Person** is responsible, and which are taken on or acquired during the **Journey** that are not excluded under Specific Exclusions applicable to the Personal Belongings Section.

Valuables shall mean 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, 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.

The cover we provide

Sub-Section (i) Personal Belongings

If during the **Period of Insurance** *Personal Belongings* are lost, stolen or damaged during a **Journey** we will pay up to the **Benefit Amount** of £750/€938 in respect

of such loss or damage for any one **Journey** but not exceeding:

1. £250/€313 for any article, pair or set; or
2. £250/€313 for *Valuables* in total.

Sub-Section (ii) Personal Belongings Delay

If during a **Period of Insurance** all or part of the **Insured Person's** *Personal Belongings* are lost or temporarily mislaid for more than 12 hours during any stage (other than the final return stage to the **Country of Domicile**) of a **Journey** we will reimburse up to the **Benefit Amount** of £100/€125 which the **Insured Person** has paid for the purchase of essential items of replacement clothing or toiletries. Any amounts paid under this extension will be deducted from any subsequent amounts payable under the **Personal Belongings Sub-Section** in respect of the same loss.

Specific Exclusions applicable to the Personal Belongings Section.

Please note: General Exclusions apply as well.

We will not pay a claim for:

1. vehicles or their accessories;
2. any items stolen from an unattended vehicle unless they were:
 - a) in the locked boot of the vehicle, or
 - b) in the luggage space at the rear of a locked vehicle and out of view, and there is evidence of forced entry;
3. Loss or corruption of or damage to software, information or data contained in any computer, tapes or recording equipment or any cost incurred in repairing or replacing such information, software data computers, tapes or recording equipment';
4. loss or theft unless it is reported to the Police (and the hotel management if the loss or theft occurs in a hotel) within twenty-four hours of discovery and **we** are provided with an original written Police report and report to the hotel management as applicable;
5. 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;
 - d) nuclear fission, nuclear fusion or radioactive contamination;
6. 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;

7. loss 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 damage to any items sent as freight or under an airway-bill or bill of lading;
9. loss due to confiscation or detention by customs or any other authority;
10. any items of household furniture, household appliances or household equipment;
11. loss of or damage to:
 - a) contact or corneal lenses, dentures, dental caps or crowns, hearing aids or fragile articles, or pedal cycles or laptop computers;
 - b) sporting equipment whilst in use;
 - c) *Valuables*, unless:
 - i. attended by the **Insured Person**; or
 - ii. in a safety deposit box;
12. any article more specifically insured or recoverable under any other insurance;
13. the first £25/€31 for each and every claim for *Personal Belongings*. In the event of a claim under both **Section 3. Personal Belongings and Section 4. Money** of this Policy arising out of a single cause or event only one excess will apply.

Specific Conditions applicable to the Personal Belongings Section.

Please note: General Conditions apply as well.

1. The **Insured Person** will take all reasonable precautions for the safety of any insured article.
2. On the happening of any loss or damage **we** shall be entitled:
 - a) to take and keep possession of any article and to deal with salvage in a reasonable manner; or
 - b) at **our** own option to repair or replace any article for which **we** are liable.
3. If any item of *Personal Belongings* is totally lost or destroyed, or is uneconomical to repair, **we** will pay the cost of replacing the item less a deduction for wear, tear or depreciation.

Section 4. Money

Specific Definition applicable to the Money Section

The following word will have the same special meaning in this Section wherever it appears in bold italic type

and commences with a capital letter.

Please note: Additional Definitions appear in the other Sections of the Policy and General Definitions apply as well.

Money shall mean coins, bank notes, postal or money orders, signed traveller's cheques and other cheques, letters of credit, travel tickets, petrol coupons or other prepaid coupons which belong to the **Insured Person** or are in the **Insured Person's** custody and control and are intended for travel, meals, accommodation and personal expenditure only.

The cover we provide

Sub-Section (i) Money

If during the **Period of Insurance** *Money* is lost or stolen during a **Journey** or during the 72 hours immediately prior to commencement or subsequent to completion of the **Journey**, whilst:

1. being carried by the **Insured Person**; or
2. left in a safety deposit box,

we will pay up to the **Benefit Amount** of £250/€313 in respect of such loss for any one **Journey**.

Sub-Section (ii) Credit Card Misuse

If during a **Period of Insurance** an **Insured Person** sustains financial loss directly as a result of a credit, charge or bankers card being lost or stolen during a **Journey** and is subsequently used fraudulently by any person other than:

1. another person insured under a Student Studyguard Travel Insurance policy; or
2. a member of the **Insured Person's** family,

we will pay up to the **Benefit Amount** of £250/€313 in respect of such loss for any one **Journey**.

Provided that the **Insured Person** has fully complied with all the terms and conditions under which such card has been issued.

Sub-Section (iii) Emergency Replacement of Passport

If during a **Period of Insurance** the **Insured Person's** passport is lost or damaged during a **Journey**, **we** will pay up to the **Benefit Amount** of £250/€313 in respect of fees charged by the appropriate Consular, Visa or Passport Office and any additional travel or accommodation expenses the **Insured Person** incurs in obtaining any official temporary travel documents or replacement passport, I.D. card and/or visa outside the **Country of Domicile**.

Specific Exclusions applicable to the Money Section.

Please note: General Exclusions apply as well.

We will not pay any claim for:

1. loss of or damage to *Money* unless:
 - a) carried by the **Insured Person**; or
 - b) in a safety deposit box;
2. more than £250/€313 in respect of *Money* and Credit Card Misuse in total;
3. loss or theft unless it is reported to the Police (and the hotel or school management if the loss or theft occurs in a hotel or school) within twenty-four hours of discovery (or earlier if required by the credit card issuer) and **we** are provided with an original written Police report and report to the hotel or school management as applicable;
4. loss due to confiscation or detention by customs or any other authority;
5. loss due to devaluation of currency or shortages due to errors or omission during monetary transaction;
6. more than £100/€125 in respect of coins and/or banknotes;
7. traveller's cheques unless the loss or theft is reported immediately to the local branch or agent of the issuing company; or if the issuing company provides a replacement service;
8. promotional vouchers or awards or any goods or services obtained through the conversion of such vouchers or awards;
9. the first £25/€31 of each and every claim for *Money*. In the event of a claim under both **Section 3. Personal Belongings** and **Section 4. Money** of the Policy arising out of a single cause or event only one excess will apply.

Section 5. Disruption

Specific Definitions applicable to the Disruption Section

The following words and phrases will have the same special meaning in this Section wherever they appear in bold italic type and commence with a capital letter.

Please note: Additional Definitions appear in the other Sections of the Policy and General Definitions apply as well.

Cancellation Expenses shall mean loss of deposits, or charges for advance payments for travel or accommodation or other charges which have not or will not be used, but which become forfeit or payable under contract.

Curtailment 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.

Curtailment or Alteration of Itinerary Expenses shall mean:

1. 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; and
2. additional travel and accommodation expenses.
3. any irrecoverable pre-paid College / University / Language school fee **You** have paid or contract to pay

The cover we provide

Sub-Section (i)

Cancellation/Curtailment/Alteration to Itinerary

If during the **Period of Insurance** the **Insured Person** is forced to:

1. cancel any part of a planned **Journey** prior to the commencement of that **Journey**; or
2. curtail or alter the itinerary of any part of a planned **Journey** during the course of that **Journey**, as the direct and necessary result of:
 - a) i) the death, serious injury, sudden illness or complications of pregnancy (as diagnosed by a **Qualified Medical Practitioner** who specialises in obstetrics) of the **Insured Person**, or the **Insured Person's Partner**, mother, father, daughter, son, sister, brother friend or close business colleague;
 - ii) the compulsory quarantine of the **Insured Person** on the order of a treating **Qualified Medical Practitioner**; provided that such cancellation, curtailment or alteration is confirmed as medically necessary by the treating **Qualified Medical Practitioner**;
 - b) the **Insured Person** being subject to, jury service, subpoena or **Hijack** of the conveyance on which the **Insured Person** is travelling;
 - c) cancellation or curtailment of scheduled public transport services consequent upon strike, riot or civil commotion;
 - d) the **Insured Person's** residence or business premises being rendered uninhabitable within 7 days of commencement of the planned **Journey** or
 - e) the **Insured Person's** presence being required by the Police following burglary or attempted burglary at the **Insured Person's** residence or business premises,

we will pay up to the **Benefit Amount** of £7,500/€9,375 in respect of such *Cancellation*,

Curtailment or Alteration of Itinerary Expenses the **Insured Person** incurs for any one **Journey**.

Sub-Section (ii) Travel Delay and Abandonment

If, during the **Period of Insurance** and in the course of a **Journey**, the **Insured Person** is delayed for at least 12 hours from the scheduled departure time (as shown on the travel ticket) of the outbound journey from the **Country of Domicile** or the return journey to the **Country of Domicile** because the scheduled departure of the outbound or inbound flight including connecting flights, sea crossing, coach or train journey is delayed due to strike, industrial action, adverse weather conditions, traffic flow congestion or mechanical breakdown, we will pay the **Benefit Amount** of:

1.
 - a) £20/€25 for the first 12-hour delay; and then;
 - b) £20/€25 for each full 12-hour delay thereafter, up to £1,000/€1,250 or the cost of the **Journey**, whichever is lesser; or
2. up to £7,500/€9,375, less the excess stated below in respect of *Curtailment Expenses* incurred if the **Insured Person** abandons the **Journey** after a delay of at least 12 hours of the scheduled departure time from the **Country of Domicile**.

Sub-Section (iii) Missed Departure

If during the **Period of Insurance** as a result of the failure of public transport due directly to strike, industrial action, adverse weather conditions, traffic flow congestion or mechanical breakdown the **Insured Person** misses the international departure of the ship, aircraft or other conveyance on which the **Insured Person** is booked to travel from:

1. the **Country of Domicile** at the commencement of the **Journey**; or,
2. the initial point of departure at the end of the **Journey**,

we will pay up to the **Benefit Amount** of £500/€625 in respect of reasonable additional travel and accommodation expenses the **Insured Person** incurs to reach the scheduled destination for any one **Journey**, provided that:

1. such travel is of a standard no greater than the class of transport on the outbound journey and:-
2. the standard of accommodation is not superior to that of the **Journey**.

Specific Exclusions applicable to the Disruption Section

Please note: General Exclusions apply as well.

We will not pay any claim for:

1. any expenses incurred where a **Journey** is booked or undertaken against the advice of a **Qualified Medical Practitioner** or where the purpose of the

Journey is to receive medical treatment or advice;

2. any costs or charges paid or discharged by the use of promotional vouchers or awards of any description;
3. the **Insured Person** deciding not to travel or, if on a **Journey**, deciding not to continue;
4. more than a rateable proportion of any expenses which are also recoverable from any other insurance policy which is applicable to the **Insured Person**;
5. any expenses incurred as a result of regulations or order made by any Public Authority or Government;
6. any expenses incurred as a result of strike, labour dispute, mechanical breakdown or failure of the means of transport (other than disruption of road and rail services by avalanche snow or flood) which existed or the possibility of which existed and for which advance warning had been given before the date on which the **Journey** was booked;
7. any expenses incurred if you or the **Insured Person** were aware at the time of applying for this Insurance of any reason why the **Journey** should be cancelled or curtailed;
8. any expenses incurred as a result of any aircraft, sea vessel or train being withdrawn from service, either temporarily or otherwise, on the orders of the recognised regulatory authority in any country;
9. The first £25/€31 of each and every claim for *Cancellation, Curtailment, Alteration to Itinerary and Curtailment Expenses*.

Additional Specific Exclusions applicable to the Travel Delay and Abandonment and Missed Departure sub-Sections only

Please note: Specific Exclusions applicable to the Disruption Section and General Exclusions apply as well.

We will not pay for:

1. any expenses incurred where the **Insured Person** has failed to:
 - a) check in according to the itinerary supplied unless the failure was itself due to strike or industrial action;
 - b) obtain written confirmation from the Carriers or their handling agents of the number of hours delay and the reason for such delay or abandonment;
2. withdrawal from service temporarily or otherwise of any aircraft or sea vessel on the orders or recommendation of the manufacturer, the Civil Aviation Authority, a Port Authority or any similar body in any country.

Section 6. Personal Liability

Specific Definitions applicable to the Personal Liability Section

The following words and phrases will have the same special meaning in this Section wherever they appear in bold italic type and commence with a capital letter.

Please note: Additional Definitions appear in the other Sections of the Policy and General Definitions apply as well.

Costs and Expenses means:

1. all costs and expenses recoverable by a claimant from an **Insured Person**;
2. all costs and expenses incurred with **our** written consent;
3. solicitors' fees for representation at any coroner's inquest or fatal accident inquiry or in any Court of Summary Jurisdiction;

in respect of any occurrence to which this Section applies.

The cover we provide

We will indemnify an **Insured Person** against all sums which he or she is legally liable to pay as damages in respect of:

1. accidental bodily injury (including death, illness or disease) to any person;
2. accidental loss of or damage to material property;

which occurs during the **Period of Insurance** arising out of the **Journey**.

The maximum that we will pay under this Section for all damages as a result of any one occurrence or series of occurrences arising directly or indirectly from one source or original cause shall be £1,000,000/€1,250,000 (the **Limit of Liability**).

We will in addition pay *Costs and Expenses* in respect of any occurrence to which this Section applies – except that in respect of occurrences happening in or claims or legal proceedings brought or originating in the United States of America and Canada or any other territory within the jurisdiction of either such country, *Costs and Expenses* described in 1., 2., and 3. above are deemed to be included in the Limit of Liability.

Specific Exclusions applicable to the Personal Liability Section

Please note: General Exclusions apply as well.

We will not provide indemnity for any liability:

1. in respect of bodily injury to any person who is:
 - a) under a contract of service or apprenticeship with **you** or the **Insured Person** when such injury arises out of and in the course of their employment by **you** or the **Insured Person**; or
 - b) a member of your family;
2. assumed by the **Insured Person** under a contract or agreement unless such liability would have attached in the absence of such contract or agreement;
3. in respect of loss of or damage to property:
 - a) belonging to or held in trust by the **Insured Person**; or
 - b) in the care custody or control of the **Insured Person**.

However this Specific Exclusion shall not apply in respect of loss of or damage to buildings and their contents not belonging to but temporarily occupied by the **Insured Person** in the course of the **Journey**;

4. in respect of bodily injury loss or damage caused directly or indirectly in connection with:
 - a) the carrying on of any trade business or profession;
 - b) the ownership, possession or use by the **Insured Person** or the **Insured Person's** servants or agents of:
 - i. horse-drawn or mechanically propelled vehicles (other than golf buggies used on golf courses and not on public roads);
 - ii. aircraft, hovercraft or watercraft (other than manually propelled watercraft less than 30 feet in length used on inland waters);
 - iii. firearms (other than sporting guns);
 - iv. animals (other than horses and domestic cats and dogs);
5. arising from:
 - a) the occupation or ownership of any land or building other than any building temporarily occupied by the **Insured Person** in the course of a **Journey**;
 - b) any wilful or malicious act; or
6. the cost of punitive or exemplary damages
7. in respect of liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from

- a. ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the

combustion of nuclear fuel

- b. the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
8. any liability directly or indirectly occasioned by happening through or in consequence of war invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power.

Specific Conditions applicable to the Personal Liability Section

Please note: General Conditions apply as well.

1. no admission, offer, promise or indemnity shall be made without **our** consent which shall be entitled to take over and conduct in **your** name the defence or settlement of any claim or to prosecute in **your** name for **our** 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 and **you** shall give all information and assistance as **we** may require. Every letter, claim, writ, summons and process shall be forwarded to **us** on receipt. Written notice shall be given to **us** immediately **you** shall have notice of any prosecution or inquest in connection with any circumstances which may give rise to liability under this Section.
2. **We** may at any time pay to **you** in connection with any claim or series of claims the Limit of Liability (after deduction of any sum(s) already paid as compensation) or any lesser amount for which such claim(s) can be settled and upon such payment being made **we** 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 effected by **you** or the **Insured Person** or not covering the same liability **we** shall not be liable to indemnify **you** 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.

General Exclusions

The following General Exclusions are applicable to the Policy as a whole. Please note: Specific Exclusions relating to individual Sections of this Policy are located and contained in the appropriate Sections.

1. **We** will not pay any claim for **Bodily Injury**, loss or expense:
 - a) suffered or incurred after the expiry of the **Period of Insurance** during which the **Insured Person** attains the age of 70 years;
 - b) if the **Insured Person** is a professional sportsperson or a professional entertainer; or
 - c) suffered or incurred during any trip outside **Europe**.
2. **We** will not pay any claim which is caused by or results from:
 - a) suicide, attempted suicide or deliberate self-inflicted injury by the **Insured Person**, regardless of the state of the **Insured Person's** mental health or needless self-exposure to danger except in an attempt to save human life;
 - b) the **Insured Person** participating in:
 - i. any aerial pursuits or sports including, but not limited to, the following:
 - § ballooning;
 - § bungee-jumping;
 - § gliding;
 - § hang gliding;
 - § micro lighting;
 - § parachuting;
 - § paragliding; or
 - § parascending;
 - ii. air travel (other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft);
 - iii. **Winter Sports**;
 - iv. racing, motor rallies and competitions, mountaineering (reasonably requiring the use of ropes or guides), pot holing, rafting or canoeing involving white water rapids (rated in excess of grade 3) underwater activities requiring the use of artificial breathing apparatus, professional sports, rugby league or union;
 - c) the **Insured Person** travelling on a motorcycle over 125cc;
 - d) 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;
 - e) **War**, whether **War** is declared or not;
 - f) the **Insured Person** being under the influence of alcohol, drugs or solvents, alcoholism, drug addiction, solvent abuse, any addictive disorder or any previously diagnosed anxiety depression nervous or mental disorders;
 - g) any injury, illness, death, loss, expense or any other liability attributable to HIV (Human

Immune Deficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variations thereof however caused;

- h) the **Insured Person's** illegal act;
 - i) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste resulting from the combustion of nuclear fuel; or
 - j) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly.
3. **We** will not be liable for payment of any benefit for Bodily Injury, loss or expense not directly associated with the accident such as loss of earnings due to being unable to work following the Bodily Injury
4. Any expenses incurred if the Policyholder or Insured Person is refused entry to the UK or has a Visa application refused.

Making a Claim

1. If a claim needs to be made, **we** must be notified within 30 days of the incident or as soon as possible after that. **We** will then ask for a claim form to be completed to register **your** claim. **You** can download a claim form from **Gibbs Denley's** Web Site at the following address:
<http://www.course-u-can.com>
If **you** cannot do this **yourself**, a personal representative can do this for **you**.
Our contact details are:
Accident & Health Claims Department
ACE European Group Limited
200 Broomielaw
Glasgow
G1 4RU
- Tel: 0845 841 0058 (within UK only)
Tel: +44 (0) 141 285 2999 (Outside UK)
Fax: +44 (0) 1293 597 322
E-mail: ahclaims@acegroup.com

Please ensure that **you** either:

- i. attach a copy of **your** Policy Schedule to the claim form; or,
 - ii. quote **your** full Policy Number (as shown on **your** Policy Schedule) on the claim form.
2. **We** will need to be sent any information, evidence and receipts **we** require including medical certificates signed by a **Qualified Medical Practitioner**, Police reports and other reports. **You** will pay for this. **You** must agree to a

medical examination of the **Insured Person** if **we** ask for it. **We** will pay for this. **We** may insist on a post-mortem examination if the law allows **us** to ask for one. **We** will pay for this.

3. If **you** make a dishonest claim or **you** or anyone acting on **your** behalf, or the **Insured Person** or anyone acting on the **Insured Person's** behalf, uses fraudulent means to benefit under this Policy, **we** may cancel the Policy immediately.
4. **You** and the **Insured Person** must keep to the terms of **your** Policy. If **you** or they do not, **we** may not accept a claim.
5. The **Insured Person** must obtain and follow the advice of a **Qualified Medical Practitioner** as soon as possible after the occurrence of any **Accidental Bodily Injury** or illness and **we** shall not be liable for any consequences of the **Insured Person's** failure to obtain and follow such advice and use such appliance or remedies as may be prescribed.
- 5.
- i. If the **Insured Person** is aged 18 years or over, **we** will pay the **Benefit Amount** for **Accidental** death to the **Insured Person's** estate and the receipt given to **us** by the Personal Representatives shall be a full discharge of liability by **us** in respect of the claim for such **Benefit Amount**.
 - ii. If the **Insured Person** is aged under 18 years, **we** will pay the **Benefit Amount** for **Accidental** death to **you**. **Your** receipt shall be a full discharge of liability by **us** in respect of the claim for such **Benefit Amount**.
 - iii. If the **Insured Person** is aged 18 years or over **we** will pay any other claim to the **Insured Person** and the **Insured Person's** receipt shall be a full discharge of all liability by **us** in respect of the claim for such **Benefit Amount**.
 - iv. If the **Insured Person** is aged under 18 years, **we** will pay any other claim to **you**, for the **Insured Person's** benefit. **Your** receipt shall be a full discharge of all liability by **us** in respect of the claim for such **Benefit Amount**.
6. Claims involving foreign currency will be converted into Policy currency at the selling rate of exchange published in the Financial Times on the day nearest to the date of the loss. The benefits provided by this Policy shall correspond with the currency in which the premium has been paid.

Consumer Protection Information

This Policy should be read carefully to ensure that it has been prepared in accordance with requirements. If there are any queries, these should, in the first instance, be directed to **Gibbs Denley** or directly to **us**. This Policy should be kept in a safe place - it may be needed for reference if a claim is to be made.

Complaints Procedures

We are dedicated to providing a high quality service and want to maintain this at all times. If it is felt that a first class service has not been offered or a complaint must be made regarding this insurance:

- a) **you** should, in the first instance contact **Gibbs Denley**; or,
- b) alternatively, contact:

The Customer Service Manager
ACE European Group Limited
200 Broomielaw
Glasgow
G1 4RU

Tel: 0845 841 0058 (within UK only)
Tel: +44 (0) 141 285 2999 (Outside UK)
Fax: +44 (0) 1293 597 322
e-mail:
A&Hcustserv.complaints@acegroup.com

quoting Policy details, so **we** can deal with **your** complaint as soon as possible.

If **you** are dissatisfied with **our** final response, you may approach the **Financial Ombudsman Service** for assistance. Its contact details are as follows. A leaflet explaining the procedure is available on request:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR
Tel: +44 (0) 845 080 1800
Fax: +44 (0) 207 964 1001
Email:enquiries@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

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

Financial Services Compensation Scheme

In the unlikely event that **ACE** is unable to meet its

liabilities the Policyholder may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Their contact details are:

Financial Services Compensation Scheme
7th Floor, Lloyds Chambers
1 Portsoken Street
London
E1 8BN

Tel: +44 (0) 20 7892 7300
Fax: +44 (0) 20 7892 7301
e-mail: enquiries@fscs.org.uk
Web Site: <http://www.fscs.org.uk>

Data Protection

1. **We** fully accept **our** responsibility to protect the privacy of customers and the confidentiality and security of information entrusted to **us**.
2. The information **you** provided when **you** took out **your** Policy, together with other information **you** provide at any later date, will be used by **us** and **our** group companies to help **us** meet **your** needs including supplying **you** with products and services **you** have requested, initially or at any later date, supplying **you** with information about additional products and services and improving **our** products and services, and the operations of the Web Site. **We** may disclose **your** information to **our** service providers and agents for these purposes as well as any agents **you** have appointed to act on **your** behalf.
3. It may also be used for the purpose of fraud prevention including passing details to other insurers and regulatory bodies.
4. Where **you** have provided information about another person in connection with the purchase and performance of this insurance Policy **you** confirm that they have appointed **you** 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. **You** also agree to receive on their behalf any data protection notices from **us**.
5. **We** may monitor and/or record **your** communication with **us** either **ourselves** or by using reputable organisations selected by **us**, to ensure consistent servicing levels and account operation.
6. It may be necessary for **you** to provide additional information including sensitive personal data, for example details relating the **Insured Person's** health, in order that **we** can assess and pay any claims.

7. **We** may only obtain this information or ask third parties such as independent medical examiners to obtain this information with **your** express prior consent. By submitting a claim **you** are expressly consenting to **us** obtaining and using such information to enable **us** to assess and pay such claim.
8. **We** will not disclose any claims details to any other third party without written permission from **you**.
9. **We** will keep information about **you** and the **Insured Person** only for so long as it is appropriate.
10. In accordance with Subject Access rights, if **you** or the **Insured Person** ask, **we** will tell **you** or the **Insured Person** what information **we** hold about **you** or him/her and provide it to **you** or the **Insured Person** in accordance with applicable law. **We** will promptly correct any information which is found to be incorrect.

Underwritten by:

ACE European Group Limited

Main business – general insurance.

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 0300 500 5000

Claims and Customer Services Centre

200 Broomielaw, Glasgow, G1 4RU

www.aceeuropean.com