

# Student Studyguard

Individual Travel Insurance Policy

---

CHUBB®

## Contents

---

Introduction	3
Main covers	3
Advice for travellers	4
General Definitions	4
General Conditions	6
Section 1. Personal Injury	8
Section 2. Medical	9
Section 3. Personal Belongings	11
Section 4. Money	13
Section 5. Disruption	14
Section 6. Personal Liability	16
General Exclusions	18
Making a Claim	19
Consumer Protection Information	20
Financial Services Compensation Scheme	21
Data Protection	21

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

## Introduction

---

The **Policyholder** (as specified in the Policy Schedule) and **Chubb** agree that the **Policyholder** shall pay the premium as agreed. **Chubb** 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 **Chubb**. The **Policyholder** acknowledges that **Chubb** has offered this policy and calculated the premium using the information which the **Policyholder** has provided, and that any change to the responses provided by the **Policyholder** may result in a change in the terms and conditions of the policy and/or a change in the premium.

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

## Main covers

---

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

\*Medical cover – The NHS (National Health Service) in the United Kingdom currently provides free emergency medical treatment for all visitors to the UK. Students from within the EEA (European Economic Area) & Switzerland can use their EHIC (European Health Insurance Card) for direct reimbursement to the NHS. For non-EEA students on a course in the UK of at least 6 months duration, payment of the Immigration Health Surcharge as part of your visa application entitles you to access the NHS in the same way as a permanent UK resident, but payment may still be required for some services such as dental treatment and eye tests.

Section	Benefit Amount
Personal Injury	£15,000
Medical Expenses (*see below)	up to £1,000,000
Personal Belongings	up to £750
Money	up to £250
Cancellation/Curtailment	up to £7,500
Travel Delay	up to £1,000
Personal Liability	up to £1,000,000

Correct as at April 2015.

## Chubb. Insured.<sup>SM</sup>

Chubb European Group SE (CEG) is an undertaking governed by the provisions of the French insurance code with registration number 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. CEG has fully paid share capital of €896,176,662.

UK business address: 100 Leadenhall Street, London EC3A 3BP. Supervised by the French Prudential Supervision and Resolution Authority (4, Place de Budapest, CS 92459, 75436 PARIS CEDEX 09) and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. You can find details about the firm by searching 'Chubb European Group SE' online at <https://register.fca.org.uk/>.  
UK0283-L 01/01/2019

## 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.

#### Chubb Assistance

Medical Emergency and Referral Services and Personal Assistance Services

From outside the UK on +44 20 3282 0109

From within the UK on 020 3282 0109

#### Claims

From outside the UK on +44 (0)141 285 2999

Email: [uk.claims@chubb.com](mailto:uk.claims@chubb.com)

#### 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 (e.g. 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.

#### EHIC

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

#### Policy Eligibility

This Policy is only available to **You** if **You** are an international student where Your **Country of Domicile** is within the **European Economic Area (EEA)** (or **Immediate Family** travelling with an international student) and **You** are studying for a degree or other recognised qualification at a College or University or studying a language course at an accredited **Educational Establishment**.

## 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

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

**Accident, Accidental** means a sudden, identifiable, violent, external event that happens by chance and which could not be expected; or unavoidable exposure to severe weather conditions.

#### Chubb

Chubb European Group SE.

**Chubb 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** will 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** results directly in the **Insured Person's** death or disablement or the incurring of **Medical Expenses**.

**Child, Children** means **You** or **Your Partner's** children including step children and fostered or adopted children, each of whom must:

1. be under 18 years old (or under 23 years old if still in full-time education) on the date **You** purchase cover; and
2. be dependent on **You** or **Your Partner**; and
3. not be married or living with a **Partner**.

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

**Country of Domicile** means:

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

**Educational Establishment** means a recognised educational body.

**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.

**European Economic Area (EEA)** means Austria, Belgium, Bulgaria, Channel Islands, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Isle of Man, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, **United Kingdom**.

**Excess** will mean the first amount of any Claim, as specified in the Schedule of Benefits, which **You** must pay.

**Gibbs Denley** means Gibbs Denley Insurance Services Ltd, 1st Floor, 8200 Cambridge Research Park, Beach Drive, Cambridge. CB25 9TL authorised and regulated by the Financial Conduct Authority, registration number 304832.

**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**.

**Immediate Family** means **Your Partner** or fiancé, daughter, son, step child, foster child.

**Incidental Holiday** shall mean trips within **Europe** and up to a maximum of 14 days duration, other than those organised by the **Educational Establishment**, which:

1. are outside the **Insured Person's Country of Domicile**;
2. involve pre-booked travel or accommodation;
3. are devoted entirely to pleasure, rest and relaxation; and
4. take place immediately before or immediately after the **Academic Course**, or during vacations recognised by the **Educational Establishment**.

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

**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 shall include any **Incidental Holiday**.

**Partner** means:

1. spouse; or
2. civil partner registered pursuant to the Civil Partnership Act (or European equivalent); or
3. someone of either sex with whom the **Insured Person** has been living as though they were their spouse for at least 3 months.

**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 **Policyholder** as shown in the Policy Schedule. Cover 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 to their **Country of Domicile** 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** is not the same person, the **Policyholder** must be the **Insured Person's** legal guardian or representative.

**Qualified Medical Practitioner** means a doctor or specialist, registered or licensed to practice medicine under the laws of the country in which they practice who is neither the **Insured Person**, or a relative of such **Insured Person**, unless approved by **Us**.

**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, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

**We/Our/Us** means Chubb European Group SE.

**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;
- snowboarding;
- 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. Where **You** (or **Your** personal representatives) or the **Insured Person** (or the **Insured Person's** personal representatives) do not make reasonable efforts to comply with any obligation to act in a certain way specified in this Policy **We** reserve the right not to pay a claim.
4. 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**.
5. 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.

6. **You** must ensure that all of the information, which **You** have provided to **Us** in the Application Form, 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.
7. If **You** make a representation which was untrue or misleading and:
  - a. **You** 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 **Us** then **We** may have the option to void the Policy; or
  - b. **You** made it carelessly then **We** 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 **Our** decision to issue the Policy.
8. **You** and **Us** 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.
9. **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.
10. **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.
11. **We** are required to notify **You** that other taxes or costs may exist which are not imposed by **Us**.
12. **We** reserve the right to make changes, add to the Policy terms and/or to change the total amount payable for this insurance for legal, regulatory or taxation reasons

### **Cancellation**

1. If **We** want to cancel or change **Your** Policy, **We** will write to **You** at the latest address **We** have for **You**. Cover could be cancelled due non-payment of premium, non-disclosure or misrepresentation of information **We** have asked for, fraud or dishonesty, or lack of reinsurance. **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**.
2. 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.

### **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 and which in **Our** opinion, 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.

### 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 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 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 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 upon **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.

This is not private medical insurance. If **You** require medical treatment **You** must contact Chubb Assistance immediately. If **You** do not do this, **We** may reject **Your** claim or reduce its payment.

All cover provided by this section of the policy extends 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.

**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 **Chubb 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**.

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

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

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 during the **Period of Insurance** an **Insured Person** sustains **Bodily Injury** or becomes ill during a **Journey**, **We** will pay up to the **Benefit Amount** of £1,000,000 in respect of **Medical Expenses** the **Insured Person** incurs for any one **Journey**.

### Sub-Section (ii) Emergency Dental Treatment

If during the **Period of Insurance** an **Insured Person** requires emergency dental treatment during a **Journey**, **We** will pay **Medical Expenses** incurred for emergency dental treatment for the relief of pain and discomfort only.

### Sub-Section (iii) Supplementary Travel and Accommodation Expenses

If during the **Period of Insurance** an **Insured Person** sustains **Bodily Injury** or becomes ill during a **Journey**, **We** will pay up to the **Benefit Amount** of £10,000 in respect of **Supplementary Travel and Accommodation Expenses** the **Insured Person** incurs for any one **Journey**.

### Sub-Section (iv) Emergency Repatriation Expenses

If during the **Period of Insurance** an **Insured Person** sustains **Bodily Injury** or becomes ill during a **Journey**, **We** will pay **Emergency Repatriation Expenses**.

Emergency Repatriation Expenses are provided by **Chubb 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 3282 0109**  
From outside the UK:       **+44 20 3282 0109**

#### **Chubb 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 **Chubb 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. **Chubb 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 **Chubb Assistance**.
3. Any repatriation must be organised by **Chubb 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.

## 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, regardless of the duration of life expectancy.
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. any expenses incurred for dental treatment 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 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 **Excess** as shown in **Your** schedule for 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 other than those listed within Valuables, 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, computers and computer equipment (including PDAs, personal organisers, laptops, notebooks, netbooks, tablets 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.

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

1. £250 for any article, pair or set; or
2. £250 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 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 relevant transport or accommodation provider if the loss or theft occurs during transit or from within your accommodation) within twenty-four hours of discovery or as soon as reasonably possible and **We** are provided with an original written Police report and report to the transport/accommodation provider 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 any medical device for restoring hearing;
  - b. sporting equipment whilst in use, mobile phones or laptop computers, glass, china or similar fragile items and pedal cycles;
  - c. **Valuables**, unless:
    - i. attended by the **Insured Person**; or
    - ii. in a locked safety deposit box;
12. any article more specifically insured under any other insurance;
13. the **Excess** shown in the Schedule 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 per **Insured Person**.

## Specific Conditions applicable to the Personal Belongings Section.

**Please note: General Conditions apply as well.**

1. The **Insured Person** shall take all reasonable precautions for the safety of any insured article.
  - a. On the happening of any loss or damage **We** shall be entitled:
  - b. to take and keep possession of any article and to deal with salvage in a reasonable manner; or
  - c. at **Our** own option to repair or replace any article for which **We** are liable.
2. 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 in respect of such loss for any one **Journey**.

#### Sub-Section (ii) 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**, **Chubb** 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.

**We** will not pay:

1. more than £250 for any one **Policyholder** during any one **Journey**.
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-pad cards if the **Policyholder** is unable to provide evidence of the value of their loss.
4. any claim relating to a corporate/employer's credit/debit/charge/cheque guarantee card.

#### 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 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 locked safety deposit box;
2. more than £250 in respect of **Money** and Credit Card Misuse in total;
3. loss or theft unless it is reported to the Police (and the relevant transport or accommodation provider if the loss or theft occurs during transit or from within your accommodation) if the loss or theft occurs in a hotel or school) within twenty-four hours of discovery or as soon as reasonably possible (or earlier if required by the credit card issuer) and **We** are provided with an original written Police report and report to the transport/accommodation provider 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 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. any amount relating to balances stored on lost or stolen mobile phones;
10. the **Excess** shown in the schedule for 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 per **Insured Person**.

## 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 are contracted 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**, **Child**, grandchild, brother, sister, parent, or grandparent and corresponding in-laws of the **Insured Person**, or anyone noted as next of kin on any legal document, all of whom must be resident in the **Country of Domicile**;
  - 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 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 for the first 12-hour delay; and then;
  - b. £20 for each full 12-hour delay thereafter, up to £1,000 or the cost of the **Journey**, whichever is lesser; or
2. up to £7,500 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 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. any expenses incurred if **You** are refused entry to the **United Kingdom** or Country of Destination or fail to obtain the necessary passport, Visa or permit for the **Journey**;
10. the **Excess** shown in the schedule for 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:
2. check in according to the itinerary supplied unless the failure was itself due to strike or industrial action;
3. obtain written confirmation from the Carriers or their handling agents of the number of hours delay and the reason for such delay or abandonment;
4. 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**

---

If the **Insured Person** 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**, **We** will cover the **Insured Person** 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.

**We** will also pay in connection with such liability:

1. all costs and expenses recoverable by any claimant from the **Insured Person**;
2. all other 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;

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 **Our** consent and **We** shall be entitled to take over and conduct in the **Insured Person's** name the defence or settlement of any claim or to prosecute in the **Insured Person'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 **Insured Person** shall give all information and assistance as **We** may require. Every letter, claim, writ, summons, process or other correspondence received in connection with any claim shall be forwarded to **Us** immediately on receipt. Written notice shall be given to **Us** immediately the **Insured Person** 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. **We** may at any time pay to the **Insured Person** 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 **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 taken out by the **Insured Person** or not covering the same liability **We** shall not be liable to cover the **Insured Person** 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.

#### **Exclusions:**

**We** will not pay any claim for:

1. liability in respect of bodily injury to any person who is:
  - i) under a contract of service or apprenticeship with the **Insured Person** when such injury arises out of and in the course of their employment by the **Insured Person**; or
  - ii) any claim made by any **Insured Person** against any other **Insured Person**; or
  - iii) caused by or arising from any activity which is the subject of cover under any other public liability insurance in force for the **Educational Establishment** during the **Period of Insurance**;
2. liability in respect of loss of or damage to **Personal Belongings** or business equipment.
3. liability in respect of bodily injury loss or damage caused directly or indirectly in connection with the ownership, possession or use by the **Insured Person**, their servants or agents of:
  - a. mechanically propelled vehicles (other than golf buggies used on golf courses and not on public roads); or
  - b. any aerospace device or any 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
  - c. firearms (other than sporting guns);
4. liability in respect of bodily injury loss or damage arising directly or indirectly in connection with:
  - a. 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 **Insured Person** in the course of a **Journey**; or
  - b. any wilful or malicious act; or
  - c. the carrying on of, or engaging in, any:
    - i. trade, business or profession; or
    - ii. 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;
5. liability assumed by the **Insured Person** under any contract or agreement unless such liability would have attached in the absence of such contract or agreement;
6. liability directly or indirectly occasioned by happening through or in consequence of **War**;
7. punitive or exemplary damages.

## 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** shall not be liable for payment of any benefit 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; or
  - b. if the **Insured Person** is a professional sportsperson or a professional entertainer;
  - c. suffered or incurred during any **Incidental Holiday** trip;
    - i. outside **Europe**; or
    - ii. within **Europe** where the duration of such **Incidental Holiday** exceeds 14 days.
  - d. resulting from any **Journey** which would result in **Us** 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. **You** should contact **Us** on 0345 841 0056 for clarification of policy cover for travel to countries which may be subject to United Nations resolutions or trade or economic sanctions or other laws of the European Union, United Kingdom, or United States of America.
2. **We** shall not be liable for **Bodily Injury**, loss or expense resulting from or contributed to by, directly or indirectly:
  - 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 rugby 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 (unless properly prescribed) or solvents, alcoholism, drug addiction, solvent abuse, any addictive disorder;
  - g. the **Insured Person** suffering from any anxiety state, stress, depression, or any phobia or mental or nervous disorder;
  - h. 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;
  - i. the **Insured Person's** illegal act;

- j. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste resulting from the combustion of nuclear fuel; or
- k. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly.

## 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 reasonably possible after the date of occurrence. **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** Website at the following address:

[www.course-u-can.com](http://www.course-u-can.com)

If **You** cannot do this **Yourself**, a personal representative can do this for **You**.

Alternatively, Our contact details are:

The Claims Service Team  
 Chubb European Group SE  
 PO Box 682  
 Winchester  
 So23 5AG

Telephone: 0345 841 0059 (within UK only)  
 International: +44 (0) 141 285 2999 (Outside UK)  
 Email: [uk.claims@chubb.com](mailto:uk.claims@chubb.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** reasonably 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 **Your** 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 and **Your** claim will not be paid.
  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.
  6.
    - 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**.
  7. 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.

## 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

**Gibbs Denley** and **Us** are dedicated to providing a high quality service and want to maintain this at all times. If an **Insured Person** is not satisfied with the service they have received, they should contact **Us** immediately, quoting the Policy details, so that their complaint can be dealt with as soon as possible.

If the complaint is about the sale of the policy or the customer service received they should contact:

The Group Compliance Manager  
Gibbs Denley Insurance Services Ltd  
Lakeside 300  
Old Chapel Way  
Broadland Business Park  
Norwich  
Norfolk  
NR7 0WG

Telephone: +44 (0) 1223 792552  
Email: [info@course-u-can.com](mailto:info@course-u-can.com)

If the complaint is in relation to Claims they should contact:

The Customer Relations Department  
Chubb European Group SE  
PO Box 682  
Winchester  
SO23 5AG

Telephone: +44 (0)141 285 2999  
Email: [customerrelations@chubb.com](mailto:customerrelations@chubb.com)

If **You** are dissatisfied with the final response received from either **Gibbs Denley** or **Us**, **You** may approach the Financial Ombudsman Service (FOS) for assistance. Any approach to the Financial Ombudsman Service must be made within 6 months of our final response. Its contact details are given below. A leaflet explaining the procedure is available on request:

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

Telephone: +44 (0)800 023 4567 (calls to this number are now free on mobile phones and landlines), or  
+44 (0)300 123 9123 (calls to this number cost no more than calls to 01 and 02 numbers)

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The existence of these complaints procedures does not affect **Your** statutory rights. For further information about **Your** statutory rights please contact the Citizens Advice Bureau.

### European Online Dispute Resolution Platform

If you arranged the policy with us online or through other electronic means, and have been unable to contact us either directly or through the Financial Ombudsman Service, you may wish to register your complaint through the European Online Dispute Resolution platform at <http://ec.europa.eu/consumers/odr/>. Your complaint will then be re-directed to the Financial Ombudsman Service and to us to resolve. There may be a short delay before we receive it.

## Financial Services Compensation Scheme

---

In the unlikely event that **We** are unable to meet **Our** liabilities; the **Policyholder** may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Their contact details are:

Postal Address: Financial Services Compensation Scheme  
PO Box 300  
Mitcheldean  
GL17 1DY

Telephone: +44 (0)207 741 4100  
Email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)  
Website: [www.fscs.org.uk](http://www.fscs.org.uk)

## Data Protection

---

### The Personal Information You provide

**Chubb** uses personal information which the **Policyholder** supplies to **Chubb** or, where applicable, to the **Policyholder's** insurance broker in order to write and administer this Policy, including any claims arising from it.

This information will include basic contact details such as the **Insured Person's** name, address, and policy number, but may also include more detailed information about the **Insured Person** (for example, their age, health, details of assets, claims history) where this is relevant to the risk **Chubb** is insuring, services **Chubb** is providing or to a claim the **Policyholder** or the **Insured Person** is reporting.

**Chubb** is part of a global group, and the **Insured Person's** personal information may be shared with its group companies in other countries as required to provide coverage under this policy or to store the **Insured Person's** information. **Chubb** also uses a number of trusted service providers, who will also have access to the **Insured Person's** personal information subject to **Chubb's** instructions and control.

The **Insured Person** has a number of rights in relation to their personal information, including rights of access and, in certain circumstances, erasure.

This section represents a condensed explanation of how we use personal information. For more information, **Chubb** strongly recommends the **Policyholder** and the **Insured Person** read its user-friendly Master Privacy Policy, available here: <https://www2.chubb.com/uk-en/footer/privacy-policy.aspx>. The **Policyholder** and the **Insured Person** can ask us for a paper copy of the Privacy Policy at any time, by contacting **Chubb** at <mailto:dataprotectionoffice.europe@chubb.com>.

## Chubb. Insured.<sup>SM</sup>

Chubb European Group SE (CEG) is an undertaking governed by the provisions of the French insurance code with registration number 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. CEG has fully paid share capital of €896,176,662.

UK business address: 100 Leadenhall Street, London EC3A 3BP. Supervised by the French Prudential Supervision and Resolution Authority (4, Place de Budapest, CS 92459, 75436 PARIS CEDEX 09) and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. You can find details about the firm by searching 'Chubb European Group SE' online at <https://register.fca.org.uk/>.  
UK0283-L 01/01/2019

## Contact Us

---

Chubb European Group SE  
The Chubb Building  
100 Leadenhall Street  
London  
EC3A 3BP  
[www.chubb.com/uk](http://www.chubb.com/uk)

## About Chubb

---

Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. We combine the precision of craftsmanship with decades of experience to conceive, craft and deliver the very best insurance coverage and service to individuals and families, and businesses of all sizes.

Chubb is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. The company serves multinational corporations, mid-size and small businesses with property and casualty insurance and risk engineering services; affluent and high net worth individuals with substantial assets to protect; individuals purchasing life, personal accident, supplemental health, homeowners, automobile and specialty personal insurance coverage; companies and affinity groups providing or offering accident and health insurance programs and life insurance to their employees or members; and insurers managing exposures with reinsurance coverage.

Chubb's core operating insurance companies maintain financial strength ratings of AA from Standard & Poor's and A++ from A.M. Best. Chubb Limited, the parent company of Chubb, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index.

Chubb maintains executive offices in Zurich, New York, Paris, London and other locations, and employs approximately 31,000 people worldwide.

Chubb. Insured.<sup>SM</sup>

**GibbsDenley**   
Insurance • Financial Services

Course-u-can.com 