

Studentguard+

Underwritten by

ACE European Group Limited

www.acegroup.com/uk

Group Travel Insurance Policy Summary

This insurance is available to the students of Amvic Uk Ltd T/as Language Teaching Centres ('the Group Policyholder') for whom the appropriate Premium has been paid, whilst attending an Academic Course with the Group Policyholder in the United Kingdom involving travel outside of the Insured Person's Country of Domicile. This includes cover for incidental holiday travel within Europe up to a maximum of 14 days for each Insured Person. Policy number is **UKBSTC68915**.

This policy summary is essential reading but does not contain the full terms and conditions of your **Studentguard+** Group Travel Insurance Policy ('the Policy'), which can be found in the policy document. Please take time to make sure you understand the cover it provides.

Period of Cover

Cover under the cancellation section commences as soon as the Journey is booked and ends when the Insured Person leaves home to commence the Journey. Cover under the other sections commences as soon as the Insured Person leaves home on the first day and ends when they reach home on the last day of the Journey. Cover for up to 14 days travel within Europe is also covered by this Policy.

Significant Features and Benefits

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

Optional Cover

Cover only applies if shown as insured in the table below

Section	Sub-Section	Benefit Amount / Limit of Indemnity	Excess	Insured
4. Personal Belongings	iii. Valuables	iii. £300 in total	Nil	Yes

Aggregate Limit of Liability

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

Per Journey or event overall under the Section 1. Cancellation and Curtailment.	£50,000
Per Journey or event overall under Section 2. Course Fees	£50,000
Per Event overall under Section 6. Personal Injury	£1,000,000

ACE ASSISTANCE – Medical Emergency Service: In the event of a medical emergency, telephone ACE Assistance on: +44 20 7173 7798 from outside the UK; (or 020 7173 7798 from within the UK) at any time of the day or night, 365 days a year. ACE Assistance will give you advice and assistance in the event of any medically-related emergency.

Please quote your name, the Policy Number and Period of insurance. Please remember to give a telephone number where you can be contacted.

ACE Assistance will decide the most appropriate course of action to help you through the emergency – **do not try to find your own solution.**

Significant Exclusions – (See General Exclusions and the Specific Exclusions of each Section of the policy document).

There are some situations for which the Insured Person is not covered. These generally involve anything the Insured Person already knows about or that are caused by deliberate or illegal acts on the part of the Insured Person. The most significant exclusions of this policy are set out here.

Claims due to the following causes will not be paid:

- ACE shall not be liable for payment of any benefit for Bodily Injury, loss, damage or expense suffered or incurred by an Insured Person aged 70 or over whilst on a Journey
- ACE shall not be liable for Bodily Injury, loss, damage or expense resulting from or contributed to by, directly or indirectly:
 - the Insured Person committing or attempting to commit suicide or intentionally inflicting self-injury. (General Exclusion 2a)
 - the Insured Person engaging in aviation as a pilot or crew member of an aircraft or other aerial device. (General Exclusion 2b ii)
 - the Insured Person being a full time member of the armed forces of any nation or international authority or a member of any Reserve Forces called out for Permanent Service. (General Exclusion 2d)
 - War, whether declared or not in the Insured Person's Country of Domicile. (General Exclusion 2e)
 - the Insured Person suffering from any anxiety state, stress, depression, or any phobia or mental or nervous disorder. (General Exclusion 2g)
- any expenses incurred if the Policyholder or Insured Person is refused entry to the UK or has a Visa application refused. (Section 2 Course Fees Specific Exclusion 12)
- medical expenses in the country of domicile (Section 3 Medical Specific Exclusion 7)
- unattended valuables unless suitably locked away (Section 4 Personal Belongings Specific Exclusion 2)
- loss or theft not reported to the police within 24 hours (Section 4 Personal Belongings Specific Exclusion 4)
- regulations or order made by Public Authority or Government (Section 1 Cancellation and Curtailment & Section 2 Course Fees Specific Exclusion 8)

There may be other exclusions which are significant to you. See the Specific Exclusions and General Exclusions Sections of the policy document for full details.

Cancellation

The Insured Person has no cancellation rights under the terms of this Policy.

Claim Provisions

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

Postal Address: The Claims Service Team
ACE European Group Ltd
PO Box 4511
Dunstable
LU6 9QA

Telephone: +44 (0)141 285 2999

Email: claims@acegroup.com

Complaints Procedures

Gibbs Denley and ACE 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:

Postal Address: Gibbs Denley Insurance Services
Crystal House, Buckingway Business Park
Swavesey
Cambridge
CB24 4UL

Telephone: +44 (0)1954 233698

Email: info@course-u-can.com

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

Postal Address: The Customer Relations Department
ACE European Group Ltd
PO Box 4510
Dunstable
LU6 9PZ

Telephone: +44 (0)141 285 2999

Email: customerrelations@acegroup.com

Financial Ombudsman Service

The Financial Ombudsman Service (FOS) may be approached for assistance if an Insured Person is dissatisfied with the final response received by either Gibbs Denley or ACE. Its contact details are:

Postal Address: The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Telephone: +44 (0)207 964 0500

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

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

Compensation Scheme

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

Postal Address: Financial Services Compensation Scheme
10th Floor, Beaufort House
15 St. Botolph Street
London
EC3A 7QU

Telephone: +44 (0)207 741 4100

Email: enquiries@fscs.org.uk

Website: www.fscs.org.uk