



Travel Insurance

Here is a summary of the Cover provided by Chubb Insurance Company of Europe SE arranged by Honour Point Ltd and provided to persons attending courses run by St. Clare's, Oxford. Chubb Insurance Company of Europe SE is a European Company incorporated in England and Wales under Company number SE13 whose registered address is at 106 Fenchurch Street, London EC3M 5NB. Chubb is authorised and regulated by the Financial Services Authority.

A full copy of the Policy numbered 64799691 will be provided on request from St. Clare's.

DURATION

The Policy provides cover for attendees at St. Clare's in the event of injury or loss whilst attending a course and including travel to and from the course.

The Policy also provides cover for Group Leaders and chaperones attending St. Clare's in the event of injury or loss whilst attending a course or in a supervisory capacity and including travel to and from St Clare's.

For Insured Persons resident outside the United Kingdom cover operates from the time of leaving the Insured Person's home address to travel directly to St. Clare's at the commencement of the course and continue until return to the Insured Person's home address upon completion of the course but excluding any holiday trip whilst in the Insured Person's country of domicile.

Cover extends whilst an Insured Person is on any leisure trip or school trip organized by St. Clare's not exceeding 45 consecutive days in duration which occurs during a placement trip or attending a course.

For Insured Persons resident in the United Kingdom cover operates in respect of daily travel directly to and from the premises of the Group Policyholder and whilst participating in a course or trip organized by the Group Policyholder

SIGNIFICANT FEATURES AND BENEFITS

Personal Accident - £20,000 for death (£10,000 in respect of Children under the age of 16), loss of one or more limbs, loss of sight in one or more eyes, total loss of hearing in one or more ears, total loss of speech and permanent total disablement from any occupation.

Medical and Repatriation Expenses - up to £5,000,000- we will cover costs incurred for non residents of the United Kingdom within the United Kingdom for treatment given by a qualified medical practitioner and all hospital, nursing home and ambulance charges made by the National Health Service. In addition we will cover additional travel and accommodation expenses incurred by the student or any person needing to travel to, remain with or escort the Insured Person. We will not be liable for the first £25 of any claim.

Search and Rescue Expenses outside country of residence – up to £25,000.

Chubb Assistance – see details below.

Personal Property - up to £2,500 (limit £250 for any one article, increasing to £1,000 for computer equipment). We will not be liable for the first £25 of any claim.

Delayed Personal Property (after at least 4 hours) – purchase of essential clothing or toilet items up to £500.

Money – up to £1,000 for Money (limit £500 for coins and/or banknotes). We will not be liable for the first £25 of any claim.

Cancellation and Curtailment Expenses – up to £5,000. We will pay for travel and accommodation expenses including course fees if the student is unable to attend or complete the course as a result of:-

- The death, serious illness or injury of the student or a close relative.
- A student being called for jury service.
- Reasonable additional travel and accommodation expenses if a student misses the departure of the conveyance in which he/she was booked to travel as a result of the failure of public transport due to strike, industrial action, adverse weather or mechanical breakdown.

Travel Delay – up to £50 for each four hour period in respect of accommodation and/or additional travel expenses as a result of the late arrival at the destination by a minimum of four hours and a maximum of £500 in total.

Hi-Jack and Kidnap - £500 per day up to a maximum period of 30 days.

Personal Liability – up to £2,000,000.

Legal Expenses – up to £25,000.

SIGNIFICANT EXCLUSIONS - (See General Exclusions and the Specific Exclusions under each section of the policy document.)

1. Insured Persons engaging in active service in the armed forces of any nation.
2. War within the Insured Person's country of domicile.
3. Insured Persons over the age of 80.
4. Insured Persons travelling against the advice of a qualified medical practitioner.
5. Suicide or the intentional infliction of self-injury.

6. Acting as a member of the crew of any aircraft.
7. Any in-patient hospital treatment or emergency repatriation expenses incurred without the approval of Chubb Assistance.
8. Loss of Personal Property not reported to the police, transport carrier or other authority within 48 hours of discovery or where no attempt has been made to recover the items.
9. Motorised Racing other than Go Karting organized by the Insured in conjunction with a Professional Organisation

CANCELLATION

The Policy may be cancelled by St. Clare's by giving the Company 30 days prior written notice. The Policy may be cancelled by the Company by giving St. Clare's 30 days prior written notice to the last known address of the Insured except that five days prior written notice will be given when cancellation is for non-payment of premium. Notice shall be made via recorded delivery.

CHUBB ASSISTANCE: Pre-travel advice and emergency assistance

Phone:	+44 (0) 207 895 3364	E-mail:	medicalassistance@chubb.com
Policy:	St. Clare's , Oxford	Policy Number:	64799691

Chubb Assistance is designed to provide students with advice and assistance should they become ill or sustain injury during a journey outside their country of residence.

Chubb Assistance is manned 24 hours a day, 365 days a year by multi-lingual assistance co-ordinators, experienced in managing medical assistance cases with hospitals and clinics worldwide.

Chubb Assistance has the resources to provide repatriation by air ambulance and scheduled services - depending on the circumstances this can include a fully qualified escort.

Chubb Assistance includes a highly qualified team of medical consultants and nursing staff on hand at any time to coordinate any medical assistance cases, arranging hospital admissions and ensuring that the most appropriate treatment is provided.

Chubb Assistance has the ability to arrange direct billing with a network of hospitals and clinics worldwide, which guarantees the payment for treatment provided.

When using Chubb Assistance please make sure you have the following information available:

- **The name of the Student and the Policy Number.**
- **The telephone or facsimile number where a student can be contacted.**
- **The Insured Person's address within the United Kingdom.**
- **The nature of the emergency or the assistance required.**

PLEASE REMEMBER

- **The student should always carry this Summary with them.**
 - **Keep a separate record of the telephone and email address.**
 - **Give details to a travelling friend just in case they are unable to make the call themselves.**
 - **Always contact Chubb Assistance before incurring substantial expenses.**
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CLAIMS PROVISIONS

In the event of a claim, the Insured shall give notice by the most expeditious means to the following address:

St. Clares, Oxford, 139 Banbury Road, Oxford, OX2 7AL

Tel: +44 (0) 1865 552031, Fax: + 44 (0) 1865 557240

E-mail : lucy.blake@stclares.ac.uk

confirming the facts in writing, with as much information as possible and quoting the policy number.

COMPLAINTS PROCEDURES

Any complaint should in the first instance be addressed to the intermediary who arranged the Policy (Honour Point Limited) or alternatively contact the Accident & Health Manager. Should the matter not be resolved to your satisfaction, write to the Managing Director of Chubb. They can be contacted at the following address:

Chubb Insurance Company of Europe SE, 106 Fenchurch Street London EC3M 5NB

Telephone: 020 7956 5000

Should you remain dissatisfied you may have the right to refer the matter to the Financial Ombudsman Service at:

183 Marsh Wall London E14 9SR

Telephone: 020 7964 1000

Alternatively you may contact The Association of British Insurers (ABI) for assistance:

The Association of British Insurer Consumer Information Department 51 Gresham Street, London, EC2V 7HQ

Telephone: 020 7600 3333

Following these procedures will not affect your legal rights.

LAW

The Policy shall be governed by, and construed in accordance with the law of England and Wales.

FINANCIAL SERVICES COMPENSATION SCHEME

Chubb subscribes to the Financial Services Compensation Scheme. This provides compensation in case any of its members, in specified circumstances, are unable to meet any valid claims under their policies. The first £2,000 of a claim is protected in full. Above this threshold, 90% of the remainder of the claim will be met (100% if the insurance is legally compulsory). Compensation will only be available to commercial customers in limited circumstances. Further information can be obtained from Chubb at the address above, or from the Financial Services Compensation Scheme at the following address:

Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, 1 Portsoken Street, London E1 8BN Tel: 020 7892 7300