



Your School Fees Policy for St. Clare's, Oxford A Summary

This short document provides you with a summary of the Group Fees Policy issued to St. Clare's, Oxford. It is important you read this information so that you can feel confident about what the product offers you and your rights and obligations as a policyholder. Full details of the Policy – 64799713 are available from St. Clare's, Oxford.

What cover do I get?

The Policy provides cover for the payment of Tuition and Accommodation Fees:

- As a result of the unavoidable absence of a registered student from St. Clare's, Oxford owing to illness or accident, or having been in contact with human infection.

Significant Benefits

A. Tuition and Accommodation Fees - up to 100% if the registered student is unable to attend St. Clare's, Oxford commencing from the start of the academic year for which fees are incurred and ending on completion of the period for which fees have been paid.

Significant Exclusions

The following may invalidate your cover under the Policy. Please see the Policy document for full details:

- War within country of domicile.
- Any payment of fees where the period of absence is below 7 days.
- Pregnancy or childbirth.
- Any congenital abnormality.
- As a result of inoculations or similar preventative treatment.
- Any physical or mental condition.
- Flying as a pilot.
- Suicide, attempted suicide or intentional self injury.
- The abuse of alcohol or solvents.
- Drugs unless taken as prescribed by a Medical Practitioner or following the manufacturers instructions.
- Drugs taken to control drug addiction.

How can I claim?

In the event of any circumstances which could give rise to a claim, you must give notice to as soon as reasonably possible by writing, quoting full Policy details, to the following address:

St, Clare's, Oxford, 139 Banbury Road, Oxford, OX7 2AL

or by contacting them as below:

Telephone: +44 (0)1865 552031

Facsimile: +44 (0)1865 557240

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

How do I make a complaint?

If you are unhappy with Chubb's service or have cause for complaint, you should contact us using the following details and quoting you full Policy details:

The Manager, Accident and Health Department
Chubb Insurance Company of Europe SE, 106 Fenchurch Street, London EC3M 5NB
Telephone: +44 (0)207 956 5000

If Chubb is unable to resolve the complaint to your satisfaction, you may be entitled to refer the matter to:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR
Telephone: +44 (0)845 080 1800
E-mail: enquiries@financial-ombudsman.org.uk

What if you are unable to meet my claim?

Chubb is covered by the Financial Services Compensation Scheme. You may be entitled to compensation should Chubb be unable to meet its financial obligations. Their contact details are:

Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers,
1 Portsoken Street, London E1 8BN
Telephone: +44 (0)207 892 7300
Website: www.fscs.org.uk

How long is the Policy?

Annually renewable on 1 September.

What law governs this Policy?

This Policy shall be governed by and interpreted in accordance with English law.