

# A Summary

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



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	Significant Exclusions
A. <b>Tuition and Accommodation Fees</b> - up to 100% if the registered student is unable to attend St. Clare's, Oxford at any point from the start of the academic year (and for which fees for accommodation or tuition are incurred) and ending on completion of the period (for which fees have been paid)	The following may invalidate your cover under the Policy. Please see the Policy document for full details: <ul style="list-style-type: none"><li>• War within country of domicile.</li><li>• Any payment of fees where the period of absence is below 7 days.</li><li>• Pregnancy or childbirth.</li><li>• Any congenital abnormality.</li><li>• As a result of inoculations or similar preventative treatment.</li><li>• Flying as a pilot.</li><li>• Suicide, attempted suicide or intentional self-injury.</li><li>• The abuse of alcohol or solvents.</li><li>• Drugs unless taken as prescribed by a Medical Practitioner or following the manufacturer's instructions.</li><li>• Drugs taken to control drug addiction.</li><li>• Any Mental or Nervous Disorder</li><li>• Disinclination to Travel</li></ul>

### **How can I claim?**

In the event of any circumstances which could give rise to a claim, you must give notice as soon as reasonably possible by writing, to Richard Edwards at the following address:

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

or telephone 01865 517309.

or by contacting them as below:

Telephone: +44 (0)1865 552031

Facsimile: +44 (0)1865 557240

E-mail:

[richard.edwards@stclares.ac.uk](mailto:richard.edwards@stclares.ac.uk)

### **How do I make a complaint?**

Chubb is dedicated to providing a high quality service and wants 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 please contact:

The Intermediary who arranged this insurance; or

Chubb's Customer Relations  
Department

Postal address: Chubb, Relations  
Manager, PO Box 683, Winchester,  
SO23 5AH.

Telephone: +44(0) 800 519 8026

Facsimile: +44(0) 1293 597 376

E-Mail:

[customerrelations@chubb.com](mailto:customerrelations@chubb.com)

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

Financial Ombudsman Service,  
Exchange Tower, London, E14 9SR

Telephone: +44 (0)800 023 4567

E-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@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,  
10<sup>th</sup> Floor, Beaufort House,

15 St Botolph Street  
London EC3A &QU

Telephone: +44 (0)800 678 1100 or  
+44(0)207 741 4100

Facsimile: +44(0)207 741 4101

E-mail: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

Website: [www.fscs.org.uk](http://www.fscs.org.uk)

### **How long is the Policy?**

Policy runs from – 1st September 2016  
to 31st August 2017

Annually renewable on 1 September

### **What law governs this Policy?**

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

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