



## PERSONAL ACCIDENT INSURANCE and TRAVEL GROUP POLICY

### Personal Accident and Travel Policy Summary

**Policy Number: 10005242GPA**

**Group Policyholder: St Clare's Oxford and St Clare's Services Ltd**

This is a summary of cover and does not contain all the terms and conditions of your Policy, which can be found in the policy document, a copy of which is available upon request from the Group Policyholder. Please take time to make sure you understand the cover it provides.

**Name of the Insurer:**

Aviva Insurance Limited

### Significant Features and Benefits

**Persons covered by this Policy are persons attending a course organised by the Group Policyholder including Group Leaders and Chaperones.**

**Cover applies to Bodily Injury caused by Accidents and losses whilst travelling, and is valid during the following times:**

- a) For an Insured Person whose home country is not the United Kingdom:  
Whilst an Insured Person is on a placement trip including graduation ceremonies or temporary visits in connection with the activities of the College in the United Kingdom, cover starting from the time of leaving their place of residence outside the United Kingdom to commence the placement trip, until return to their place of residence outside the United Kingdom on completion of the placement trip. In respect of a graduation ceremony or any temporary visit in connection with the activities of the College, which occur after the Insured Person has returned to their place of residence, cover will include the return trip to attend the graduation ceremony or any temporary visit in connection with the activities of the College, at the Insured's premises together with the return journey back to the Insured Person's place of residence outside the United Kingdom for a maximum of seven days. If the Insured Person is not returning directly to their place of residence outside the United Kingdom following the graduation ceremony or temporary visit in connection with the activities of the College within the United Kingdom, then cover shall cease once they have left the premises of St. Clare's.
- b) For an Insured Person whose home country is the United Kingdom:  
Daily travel to and from the group policyholder's premises to attend a course provided by the group policyholder including graduation ceremonies or temporary visits in connection with the activities of the College in the United Kingdom, cover commencing from the time of leaving the Insured Person's residence in the United Kingdom to attend the course including graduation ceremonies or temporary visits in connection with the activities of the College until return to their place of residence in the United Kingdom provided that such daily travel is direct.
- c) For Group Leaders and Chaperones attending St. Clare's:  
Cover operates whilst attending a course, or whilst acting in a supervisory capacity, including travel to, from and whilst at St. Clare's.
- d) For all Insured Persons:  
Whilst an Insured Person is on any leisure trip not exceeding 45 consecutive days in duration which occurs during a placement trip or attending a course, cover starting from the time of leaving their place of residence or the group policyholder's premises in the United Kingdom to commence a leisure trip, whichever is left last, until return to their place of residence or the group policyholder's premises in the United Kingdom on completion of a leisure trip, whichever is reached first. There is no cover for leisure trips within an Insured Person's home country.

Whilst an insured person is participating in official activities organised by the group policyholder including a trip or travel organised by the group policyholder to attend these activities, cover starting from the time of leaving the designated departure point, until return to the designated drop off point.

## Benefits & Excesses

- a) 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 both eyes, total loss of hearing in one or both ears (limited to £5,000 for loss of hearing in one ear), total loss of speech and permanent total disablement from gainful occupation of any and every kind.
- b) Medical, Travel and Repatriation Expenses - Unlimited for necessary costs incurred by 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 cover includes 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.
- c) Cega Assistance – see details below.
- d) Personal Property - up to £5,000 (limit £500 for any one article, increasing to £1,000 for computer equipment). We will not be liable for the first £25 of any claim
- e) Delayed Personal Property (after at least 4 hours) – purchase of essential clothing or toiletry items up to £500.
- f) 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.
- g) Cancellation and Curtailment Expenses – up to £10,000. 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 any cause outside the control of St. Clare's or the student.
- h) 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.
- i) Hi-Jack and Kidnap - £500 per day up to a maximum period of 30 days.
- j) Personal Liability – up to £2,000,000.
- k) Legal Expenses – up to £25,000.

## Cega Assist

<b>Telephone:</b>	<b>+44 (0) 1243 621066</b>		
<b>Policy:</b>	<b>St. Clare's, Oxford</b>	<b>Policy Number:</b>	<b>100005242GPA</b>

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

Cega 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.

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

Cega 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.

Cega 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 Cega Assistance please make sure you have the following information available:

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

### PLEASE REMEMBER

- Every Insured Person 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 Cega Assistance before incurring substantial expenses.

## Significant Exclusions

- a) an Insured Person engaging in active service in any of the Armed Forces of any nation;
- b) War within the Country of Permanent Residence of the Insured Person;
- c) an Insured Person who has attained the age of eighty years unless such Bodily Injury loss or expense occurs during the Policy Period in which the Insured Person attains the age of eighty years;
- d) an Insured Person participating in any sport as a professional.
- e) sickness, disease, any naturally occurring condition or gradually operating cause, or post traumatic stress disorder, other than as a direct result of Bodily Injury;
- f) an Insured Person committing or attempting to commit suicide or intentionally inflicting self injury;
- g) an Insured Person engaging in aviation as a pilot of a fixed wing or rotary propelled aircraft;
- h) an Insured Person's own criminal act;
- i) an Insured Person travelling against the advice of a qualified medical practitioner or for the purpose of obtaining medical treatment;
- j) any inpatient hospital treatment or Emergency Repatriation Expenses incurred without the prior approval of Chubb Assistance;
- k) any 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;
- l) any cover or benefit or payment of any claim or sums if that would directly or indirectly put Aviva or any of its group companies in breach of any applicable economic or trade sanctions;
- m) any cover or benefit or payment of any claim or sums in respect of any event organised by St. Clare's in Afghanistan, Iran, Iraq, North Korea and Syria, including travel to and from Afghanistan, Iran, Iraq, North Korea and Syria.
- n) any expenses incurred if an Insured Person who is travelling or intending to travel against the advice of a medical practitioner or for the purpose of obtaining medical treatment or medical advice;

## Policy duration

The Policy shall be in force for the period 01 September 2017 to 31 August 2018 both dates inclusive.

## Law governing the policy

The policy is governed by and interpreted in accordance with English law.

## How to make a claim

To make a claim, please contact us as soon as reasonably possible using the following details:

Telephone: +44 (0) 1865 552031  
Email: richard.edwards@stclares.ac.uk  
Mail: St. Clare's, Oxford, 139 Banbury Road, Oxford, OX2 7AL

## How to make a Complaints

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy about this, we would like to hear from you.

We are a member of the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may then be entitled to refer it to this independent body. The Financial Ombudsman Service is available to individuals, certain small businesses, charities and trusts.

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Telephone:  
0800 023 4567 or  
0300 123 9123  
Or simply log on to their website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

Whilst we are bound by the decision of the FOS, you are not. Following the complaints procedure does not affect your right to take legal action.

## **Financial Services Compensation Scheme**

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.

Further information about the scheme is available from the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk), or write to Financial Services Compensation Scheme, 10<sup>th</sup> Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU.

**Aviva Insurance Limited**

Registered in Scotland No.2116.

Registered Office: Pitheavlis, Perth PH2 0NH.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority