



On & Off Site Activities Solutions

Personal Accident & Travel Renewal Schedule

Please note that you must advise your insurance advisor of any changes to the risk and items to be covered.

Policyholder Details

The Proposer	St Clare's, Oxford
Contact Address	139 Banbury Road, Oxford, OX2 7AL
Business Description	Residential College and English Language School

Premium Details

Minimum and Deposit excluding IPT	£10,000.00 minimum deposit with quarterly declarations
Insurance Premium Tax	£1,200.00
Minimum and Deposit including IPT	£11,200.00

Policy Details

Policy Number	100743859GPA
Agent	ARTHUR J. GALLAGHER INSURANCE BROKERS (BIRMINGHAM)
Agency Number	2800434
Period of Insurance	01 September 2022 – 31 August 2023
Renewal Date	01 September 2023

Policy Conditions

Wording applicable	The terms and conditions of the applicable sections of our standard Affinity Solutions policy wording will apply, a copy of which is available upon request.
Non Disclosure, Misrepresentation or Misdescription	We will void this quote or subsequent insurance cover if there has been any misrepresentation, misdescription or failure to disclose any material fact by You or the Insured Person or anyone acting for You or the Insured Person.
Claims History	No claims have been made or any losses incurred for any of the risks proposed in the last 3 years other than as already disclosed to us.

<p>Law Applicable</p>	<p>The appropriate law as set out below will apply unless you and the insurer agree otherwise.</p> <p>(1) The law applying in that part of the United Kingdom, Channel Islands or Isle of Man in which you, the policyholder, normally live or (if applicable) the first named policyholder normally lives, or</p> <p>(2) In the case of a business, the law applying in that part of the United Kingdom, Channel Islands or Isle of Man where it has its principal place of business, or</p> <p>(3) Should neither of the above be applicable, the law of England and Wales will apply.</p>
<p>Amendments, extensions, endorsements (if any)</p>	<p>COVID-19 Exclusion</p> <p>In respect of Cancellation, Curtailment and Change of Itinerary We will not provide cover for any claim in any way directly or indirectly caused by, resulting from or in connection with any of the following, regardless of any other cause or event contributing concurrently or in any other sequence:</p> <ul style="list-style-type: none"> a. any Coronavirus (including but not limited to SARS-CoV, SARS-CoV-2 and MERS-CoV) or any disease caused by any Coronavirus (including but not limited to Severe Acute Respiratory Syndrome, COVID-19 and Middle East Respiratory Syndrome); or b. any mutation or variation of any virus or disease referred to under a. above, or any other disease caused by any such mutated or varied virus, <p>including, without limitation to the scope of the foregoing:</p> <ul style="list-style-type: none"> i any measures taken by any governmental, public or other authority or any other person for the prevention, suppression, mitigation, cleaning or removal of any virus or disease referred to in a. or b. above; or ii any fear or threat of a., b. or i. above. <p>However, the above exclusion will not apply to any claim for the cancellation of an Insured Journey as a direct result of:</p> <ul style="list-style-type: none"> (i) an Insured Person who was due to undertake such Insured Journey receiving a positive diagnosis of COVID-19 that necessitates such cancellation as a direct result of: <ul style="list-style-type: none"> (a) such Insured Person being legally required to undertake compulsory quarantine or self-isolation following such positive diagnosis; or (b) the continued suffering by such Insured Person of symptoms of COVID-19 that results in a Qualified Medical Practitioner confirming that such cancellation is medically necessary. (ii) a Close Relative with whom You reside receiving a positive diagnosis of COVID-19 which directly results in an official instruction to You to undertake compulsory quarantine or self-isolation and necessitating such cancellation <p>Facial Disfigurement</p> <p>In the event that an Insured Person suffers an Accidental Bodily Injury which within two years is the sole cause of permanent facial disfigurement with visible scar</p>

tissue of at least one centimetre in length in the area from the hairline to and including the lower jaw and ears We will pay

(1) scar 1 to 5 cm in length £1,250

(2) scar over 5 cm and up to 10cm in length £2,500

(3) scar over 10cm in length £5,000

up to a maximum of £20,000 per Insured Person.

Funeral Expenses

In the event of the Accidental death of the Insured Person during the Operative Time of Cover and the payment of a death benefit under this policy. We will indemnify the Insured Person's estate for the reasonable costs of a funeral up to a maximum payment of £10,000 subject to this not being included in any claim under the Medical and Emergency Travel Expenses Insurance section of the policy.

Medical Expenses

If an Insured Person sustains Accidental Bodily Injury which results in them incurring ambulance charges or medical expenses as an inpatient in a Hospital or nursing home We will indemnify You on their behalf for up to 15% of the amount payable for a valid death and /or Capital Benefits claim or up to 30% of the amount payable for a valid Temporary Total Disablement and/or Temporary Partial Disablement Benefits claim subject to a maximum payment of £15,000.

Dental and Optical Expenses

In the event that an Insured Person suffers loss of or damage to teeth, fixed dentures, prescription glasses or contact lenses following Accidental Bodily Injury We will indemnify You on behalf of the Insured Person for the cost of necessary dental or optical treatment required within 12 months of the Accident up to a maximum of £2,000.

Paraplegia or Quadriplegia

In the event of a valid Capital Benefits claim We will pay an additional £50,000 if as a direct result of the Accident the Insured Person becomes a Paraplegic or £125,000 if they become a Quadriplegia

Category	Insured Persons
A	Any pupil attending the School who is undergoing tuition at the Insured's premises and is included within this policy, and for whom a premium has been paid.
B	Any pupil attending Summer School who is undergoing tuition at Insured's premises and is included within this policy, and for whom a premium has been paid.

Category	Operative Time
A and B	24 hours a day and cover will cease when the Insured or the fee Payer discontinues the payment of premium for the inclusion of the Insured person.

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.

The Company shall indemnify the Insured in respect of any refund of school fees calculated as follows:

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- A pro-rata of the Insured Person's actual time away from the Insured's premises. The daily amount will be calculated by dividing the actual number of days in the period of absence, into the insured fee in respect of the Insured Person, for that term. In respect of those Insured Persons who are boarders and remain on the Insured's premises, such indemnification shall be limited to 75% (seventy- five per cent) of the amount of any refund calculated.
- The maximum indemnity recoverable in respect of any refund of school fees, for any one Insured Person shall be three terms fees or twelve months, whichever the lesser, calculated from the first day of absence.

Accidental bodily injury relating to either a pupil or fee payer:	Category A and B
Death	School fees
Permanent Total Disablement*	School fees
Temporary Total Disablement Accident	School fees
Excess Period in respect of Temporary Total Disablement	0 Days
Benefit Period	Up to 3 terms fees

**The basis of cover for Permanent Total Disablement is any and every occupation.

Illness relating to the pupil:	Category A and B
Temporary Total Disablement	School fees
Excess Period	0 Days
Benefit Period	Up to 3 terms fees

Maximum Benefit any one Insured Person	
Death and Capital Sums:	Up to 3 term fees
Temporary Total Disablement:	Up to 3 term fees
Temporary Partial Disablement:	Up to 3 term fees
Limit Any One Person	£50,000