

your group policy

travelcover for schools



Travelcover for Schools
Insurance Policy
Policy Number UKBCHC39228



ace europe

Important information

ACE Assistance

UK: 020 7173 7798

Abroad: +44 (0) 20 7173 7798

ACE Customer Service

tel: 0845 841 0056

fax: 01293 597376

ACE Claims

tel: 0845 841 0059

fax: 01293 597323

website: www.aceeuropeangroup.com

Financial Ombudsman Service

tel: 0845 080 1800

fax: 0207 964 1001

website: www.financial-ombudsman.org.uk

Contents

INTRODUCTION	4	Homeward Journey	13
GENERAL DEFINITIONS	5	Aggregate Limit of Liability	14
GENERAL CONDITIONS	6	<i>Specific Exclusions applicable to Section 6</i>	14
GENERAL EXCLUSIONS	7	SECTION 7 – PERSONAL PROPERTY AND MONEY	14
SECTION 1 – ACE ASSISTANCE	8	Personal Property	14
<i>Special Conditions applicable to ACE Assistance</i>	8	Luggage Delay	14
SECTION 2 – PERSONAL ACCIDENT	8	Money	14
Disappearance	9	Credit Card Misuse	14
Exposure	9	Emergency Passport Replacement	14
<i>Specific Definitions applicable to Section 2</i>	9	<i>Specific Conditions applicable to Section 7</i>	15
<i>Specific Exclusions applicable to Section 2</i>	10	<i>Specific Definitions applicable to Section 7</i>	15
SECTION 3 – MEDICAL	10	<i>Specific Exclusions applicable to Section 7</i>	15
Medical Expenses	10	SECTION 8 – PERSONAL LIABILITY	16
Supplementary Travel and Accommodation Expenses	11	<i>Specific Conditions applicable to Section 8</i>	16
Emergency Repatriation Expenses	11	<i>Specific Exclusions applicable to Section 8</i>	17
<i>Specific Exclusions applicable to Section 3</i>	11	SECTION 9 – WINTER SPORTS EXTENSION	18
SECTION 4 – DISRUPTION	11	<i>Specific Definition applicable to Section 9</i>	18
Cancellation/ Curtailment/ Replacement	11	<i>Specific Exclusions applicable to Section 9</i>	18
<i>Specific Definitions applicable to Section 4</i>	12	SECTION 10 – PASSENGER PROTECTION	18
<i>Specific Exclusions applicable to Section 4</i>	12	<i>Specific Condition applicable to Section 10</i>	18
SECTION 5 – MISSED DEPARTURE	13	SECTION 11 – CLAIMS PROVISIONS	18
<i>Specific Exclusions applicable to Section 5</i>	13	CONSUMER PROTECTION INFORMATION	19
SECTION 6 – TRAVEL DELAY	13	Data Protection / Privacy	20
Outward Journey	13	Complaint Procedures	20
		Financial Services Compensation Scheme	21

INTRODUCTION

Travelcover for Schools Insurance Policy

Policy Number UKBCHC39228

The policy covers any Policyholder who is authorised by the Group Policyholder to undertake a Journey.

The cover has been arranged with **ACE European Group Limited** through **HSBC Insurance Brokers Limited**, Education Practice.

ACE European Group Limited
Registered in England No. 1112892
Head Office: ACE Building
100 Leadenhall Street, London, EC3A 3BP
Authorised and Regulated by the Financial Services Authority (FSA).
Registration number FRN202803

HSBC Insurance Brokers Limited
Education Practice
Rockwood House, 9-17 Perrymount Road
Haywards Heath, West Sussex, RH16 3DU
Tel: 01444 458144 Fax: 01444 415088
Registered in England No. 149013
Registered Office: 8 Canada Square,
London E14 5HQ
Authorised and Regulated by the Financial Services Authority (FSA).
Registration number 310240

The Group Policyholder (as specified in the Policy Schedule) and ACE agree that the Group Policyholder shall pay the Premium as agreed. ACE will subject to the Terms, Conditions and Exclusions of this Policy provide the insurance in the manner and to the extent provided in this Policy. All information supplied to ACE by the Group Policyholder shall be incorporated into and on the basis of this Policy. Provided that this Policy shall not be operative unless countersigned on the Policy Schedule(s) by an authorised representative of ACE.



Andrew Kendrick
Chairman and CEO
ACE European Group Limited

The main covers, more details of which are given overleaf, are as below:

Personal Accident	up to	£25,000
Medical Expenses	up to	£5,000,000
Disruption	up to	£3,000
Missed Departure	up to	£500
Travel Delay	up to	£2,000
Personal Property	up to	£2,500
Money	up to	£250 (up to £2,000 for teacher or organiser)
Personal Liability	up to	£2,000,000

General Definitions

The following General Definitions are applicable to the Policy as a whole.

1. ACE Assistance shall mean the travel assistance and emergency medical and repatriation services organised by ACE.
 2. Claim shall mean a single loss or series of losses due directly or indirectly to one cause insured by this Policy.
 3. Hijack shall mean unlawful seizure or control of an aircraft or conveyance or the crew thereof in which the Policyholder is travelling as a passenger.
 4. Hospital shall mean any establishment that is registered or licensed as a medical or surgical hospital in the country in which it is located and where the Policyholder is under the constant supervision of a Qualified Medical Practitioner.
 5. In-patient shall mean a Policyholder who has gone through the full admission procedure and for whom a clinical case record has been opened and whose admission is necessary for the medical care and treatment of an injury or illness and not merely for any form of nursing, convalescence, rehabilitation, rest or extended care.
 6. Journey shall mean any trip (or in respect of Individual Trip Travel, "the declared trip") undertaken by a Policyholder that commences during the Period of Insurance. Journey shall include:
 - a. An additional period of up to 31 days necessary to complete the trip in which the Policyholder is taking part (by return to the official place of dispersal of the trip or by return to the Policyholder's United Kingdom home address) subject to the Policyholder being delayed in the course of the trip by unforeseen circumstances beyond their control and provided all reasonable action is taken to minimise the delay.
 - b. Any trip by a Policyholder to travel directly from the Policyholder's United Kingdom home address to the place of official assembly at the commencement of a trip and travel directly from the official place of dispersal to the Policyholder's United Kingdom home address upon completion of the trip.
7. Group Policyholder shall mean the school that appears on the Policy Schedule.
 8. Parent or Legal Guardian shall mean a parent with parental responsibility, or a legal guardian, both being in accordance with the Children Act 1989 and any statutory amendment modification or re-enactment of it.
 9. Partner shall mean a Policyholder's spouse or someone of either sex with whom the Policyholder has been living for at least three months as though they were their spouse.
 10. Period of Insurance shall mean the period between and inclusive of the dates shown From: and To: on the Policy Schedule commencing at 00.01 hours on the earliest date shown and expiring at midnight on the latest date shown.
 11. Policyholder shall mean any pupil attending a participating school, under the jurisdiction of the Group Policyholder, any schoolteacher &/or any accompanying person who is authorised by the Group Policyholder to undertake a Journey.
 12. Premium shall mean the amount shown on the Policy Schedule in respect of the specified Period of Insurance.
 13. Qualified Medical Practitioner shall mean a doctor or specialist who is registered or licensed to practice medicine under the laws of the country in which they practice.
 14. Specific Conditions, Specific Exclusions

and Specific Definitions shall mean those conditions, exclusions and definitions more particularly stated in the Sections to which they specifically apply.

15. United Kingdom for the purposes of this Policy shall mean England, Scotland, Wales and Northern Ireland (excluding Channel Islands and the Isle of Man).
16. War shall mean armed conflict between nations, invasion, act of foreign enemy, civil war, and military or usurped power. Major Powers shall mean the United Kingdom, the United States of America, France, the Peoples Republic of China and the former constituents of the Union of Soviet Socialist Republics.

Note: Specific Definitions relevant to the individual Sections are located and contained in the appropriate Section.

General Conditions

General Conditions to which this Policy is subject:

1. This Policy and the Policy Schedule shall be read together as one contract and any word or expression to which specific meaning has been attached shall unless the context otherwise requires bear such meaning wherever it may appear.
2. The Group Policyholder shall give written notice within a reasonable time of any alteration in the Group Policyholder's business.
3. ACE may cancel this Policy by giving 30 days written notice to the Group Policyholder at their last known address and in such event the premium for the period up to the date when the cancellation takes effect shall be calculated and ACE shall promptly return any unearned portion

of the premium paid.

4. No sum payable under this Policy shall carry interest.
5. The due observance and fulfilment of the terms, Exclusions and Conditions of this Policy insofar as they relate to anything to be done or complied with by the Group Policyholder or the Policyholder or by their personal representatives shall be conditions precedent to the liability of ACE to make any payment under this Policy.
6. If a Policyholder is the victim of a Hijack the insurance provided by this Policy shall continue for a period not exceeding twelve months from the date of Hijack until such time as the Policyholder has returned to their place of residence.
7. It is hereby agreed between ACE and the Group Policyholder that:
 - a. this Policy shall be governed and construed in accordance with the Law of England and Wales and the English Courts alone shall have jurisdiction in any dispute.
 - b. communication of and in connection with this policy shall be in the English language.
8. Claims involving foreign currency will be converted into Policy currency at the selling rate of exchange published in the Financial Times on the day nearest to the date of the loss.
9. If it has been agreed that any part of the premium, being based on estimated numbers, is adjustable then the Group Policyholder shall within 30 days of the end of the Period of Insurance provide the actual numbers to HSBC Insurance Brokers Limited, Education Practice.
10. The Group Policyholder, the Policyholder and ACE agree that it is not intended for any third party to this contract to have the right to enforce the terms of this contract. The Group Policyholder, the Policyholder

and ACE can rescind or vary the terms of this contract without the consent of any third party to this contract, who might seek to assert that they have rights under Contracts (Right of Third parties) Act 1999.

Note: Specific Conditions relevant to the individual Sections are located and contained in the appropriate Section.

General Exclusions

The following General Exclusions are applicable to the policy as a whole.

ACE shall not be liable for any Bodily Injury, loss or expense resulting from:

1. The Policyholder:
 - a. committing or attempting to commit suicide or intentionally inflicting self-injury except in an attempt to save human life.
 - b. being under the influence of alcohol, solvents or drugs (other than drugs taken in accordance with treatment prescribed and directed by a Qualified Medical Practitioner but not for the treatment of drug addiction).
 - c. being diagnosed with anxiety, depression, nervous or mental disorder prior to booking the Journey.
 - d. engaging in aviation other than as a fare paying passenger in a fully licensed passenger carrying aircraft.
 - e. engaging in aerial pastimes, including but not limited to: ballooning; bungee-jumping; gliding; hang-gliding; micro lighting; parachuting; paragliding; or parascending .
 - f. engaging in: motor cycling (other than in respect of mopeds or scooters hired during a Journey); quad biking;
2. War, whether declared or not, in the United Kingdom:
 - a. Between any of the Major Powers
 - b. In Europe in which one or more of the Major Powers or their armed forces are engaged
 - c. In Europe involving forces acting for any international authority.
3. The Policyholder travelling to a country which is or whose armed forces are engaged in War within its own borders where that part of a Journey commences after the outbreak of such War.
 - g. engaging in racing, speed or endurance tests of any kind, (other than:
 - on foot;
 - rowing; or
 - yachting in a boat up to 10 metres within coastal waters) and speed or endurance tests; or
 - h. engaging in winter sports (other than skating and curling).
 - i. engaging in: jet skiing; white water rafting; snow mobiling; mountaineering or rock climbing involving the use of ropes or guides; hiking, trekking or mountaineering above 4,000 metres; pot holing; caving necessitating the use of caving equipment; or diving involving the use of external breathing apparatus. This Exclusion shall not apply to any Journey within the UK where the activity forms part of the organised school itinerary.
 - j. engaged in paid manual work.
 - k. being a full time member of the armed forces of any nation or international authority or a member of any Reserve Forces called out for Permanent Service.

Note: Specific Exclusions relevant to the individual Sections are located and contained in the appropriate Section.

Section 1 ACE Assistance

ACE Assistance is designed to provide all Policyholders with advice and assistance should they become ill or sustain injury during a journey abroad. ACE Assistance is operated by a team of multi-lingual co-ordinators at ACE Assistance in the UK, who can be contacted at any time of the day or night, 365 days of the year. ACE Assistance will decide the most appropriate course of action to help in an emergency. The services range from advice over the telephone, consultation with a local doctor or arranging for admission to the most appropriate hospital to Medical repatriation to the most appropriate hospital or to the home address. ACE Assistance will also keep the family and school fully informed, arrange for up to two relatives or friends to travel out to be with the sick or injured person (if this is considered medically necessary) and guarantee that all hospital bills will be met.

Special Conditions applicable to ACE Assistance

1. ACE Assistance must be informed immediately or as soon as reasonably possible of any emergency that may potentially give rise to a claim.
2. The Group Policyholder and/or Policyholder must not make or attempt to make arrangements without the involvement and/or agreement of ACE Assistance.
3. Any repatriation will be organised by ACE Assistance by the most appropriate method including, if necessary, the use of air services and arrangements for qualified medical staff to accompany a Policyholder if required.

4. Full reimbursement to ACE will be made by the Group Policyholder for all costs incurred in the event of repatriation services being provided by ACE Assistance in good faith to any person not Group Policyholder under this Policy.

To ensure that the ACE Assistance services operate smoothly when needed most:

- Telephone ACE Assistance in the United Kingdom on 020 7173 7798.
- If dialling from abroad telephone +44 (0) 20 7173 7798.
- Quote the Policy Number and name of your school.
- Give the telephone number where you can be contacted.
- Give details of any relative or friend you would like to be contacted.

Please remember:

- The teacher/organiser should always carry this Policy with them.
- Keep a separate record of the ACE Assistance telephone number.
- Give details to a travelling colleague just in case they are unable to make the call.

Contact ACE Assistance before incurring substantial expenses.

Section 2 Personal Accident

If during a Period of Insurance an Accident occurs during a Journey and causes Bodily Injury to a Policyholder, ACE will pay the amount specified below:

Death	£5,000
Loss of Sight of one or both eyes	£5,000
Loss of one or more Limbs	£5,000

Permanent Total Disablement £ 25,000
(other than by Loss of Sight or Limb)

The total benefit payable shall not exceed the maximum amount shown for each Policyholder in respect of any one Accident. Any contributory degenerative condition or disability known by the Policyholder or their parent or guardian to be in existence at the time of sustaining Bodily Injury will be taken into account by ACE in assessing benefits payable in respect of death or permanent disablement.

Disappearance

If a Policyholder disappears and after a suitable period of time it is reasonable for the Police or registration authorities to believe that such Policyholder has died as a result of Bodily Injury, the Death Benefit shall become payable subject to a signed undertaking that if the belief is subsequently found to be wrong such Death Benefit shall be refunded to ACE.

Exposure

If a Policyholder suffers Bodily Injury as a result of unavoidable exposure to the elements ACE will consider it as having been caused by an Accident.

Aggregate Limit of Liability

ACE shall not be liable for any amount in excess of £2,000,000 for any one Event. If the aggregate amount of all benefits payable under this Section exceeds that amount the benefits payable for each Policyholder shall be proportionately reduced until the total of all benefits does not exceed the Aggregate Limit.

Specific Definitions applicable to Section 2

1. Accident shall mean a sudden unforeseen and fortuitous identifiable event and the word Accidental shall be construed accordingly.
2. Event shall mean all instances of Bodily Injury arising out of and directly occasioned by one sudden, unexpected, unusual and specific event occurring at an identifiable time and place. The duration and extent of an event shall be limited to 72 consecutive hours and within a 10-mile radius. No instance of Bodily Injury occurring outside such period and/or radius shall be included in that event.
3. Bodily Injury shall mean injury that is caused solely by Accidental means and which independently of illness or any other cause within twenty-four calendar months from the date of the Accident results directly in the Policyholder's death or disablement.
4. Loss of Sight shall be deemed to have occurred:
 - a. In both eyes when the Policyholder's name has been added to the Register of Blind Persons on the authority of a qualified ophthalmic specialist; or
 - b. In one eye when the degree of sight remaining after correction is 3/60 or less on the Snellen Scale (which means the Policyholder is only able to see at 3 feet that which they should normally be able to see at 60 feet) and ACE is satisfied that the condition is permanent and without expectation of recovery.
5. Loss of Limb shall mean in respect of:
 - a. An arm - physical severance of the four fingers at or above the metacarpal phalangeal joints (where the fingers join the palm of the hand) or the permanent total loss of use of

- an entire hand or arm; and
- b. A leg - physical severance or total loss of use above the level of the ankle (talo-tibular joint).
6. Permanent Total Disablement shall mean disablement, which has lasted for at least twelve months and which in the opinion of ACE, is beyond hope of recovery and shall in all probability continue for the remainder of the Policyholder's life and result in their inability to perform or give attention to gainful occupation of any and every kind.

Specific Exclusions applicable to Section 2

ACE shall not be liable:

1. If Bodily Injury results from the Policyholder suffering from sickness or disease not directly resulting from Bodily Injury or for disabilities arising from Repetitive Stress (Strain) Injury or Syndrome or any gradually operating cause; Post Traumatic Stress Disorder or any psychological or psychiatric condition.

Section 3 Medical

Medical Expenses

If during a Period of Insurance the Policyholder becomes ill or sustains injury during a Journey outside of the United Kingdom ACE will indemnify the Group Policyholder or Policyholder in respect of Medical Expenses up to £5,000,000 for any one Journey.

Medical Expenses shall mean all reasonable costs necessarily incurred outside the United Kingdom for Hospital, nursing home,

ambulance, emergency rescue services, surgical or other diagnostic or remedial treatment given or prescribed by a Qualified Medical Practitioner.

Medical Expenses shall include the cost of medical treatment incurred within the UK as a result of accidental bodily injury suffered by a Policyholder whilst involved in an organised trip, either inside or outside the United Kingdom, for which cover is provided under this policy, subject to such treatment being deemed necessary by a General Medical Practitioner, up to a maximum of £1,000.

Supplementary Travel and Accommodation Expenses

If during a Period of Insurance the Policyholder becomes ill or sustains injury during a Journey ACE will indemnify the Group Policyholder or Policyholder in respect of Supplementary Travel and Accommodation Expenses up to a maximum of £25,000 for any one Journey outside of the United Kingdom or £1,000 for any one Journey within the United Kingdom at least 150 miles from the Policyholder's home address.

Supplementary Travel and Accommodation Expenses shall mean reasonable additional costs necessarily incurred:

1. For return travel and accommodation of up to two relatives, friends or close business associates of the Policyholder who on medical advice from a Qualified Medical Practitioner are advised to travel to or remain with the Policyholder.
2. For funeral expenses incurred in the burial or cremation of the Policyholder outside of the United Kingdom or Country of origin or domicile and costs of transportation of their Personal Property (as defined in the Personal Property

- Section) back to their home address.
3. In transporting the Policyholder's body or ashes and their Personal Property (as defined in the Personal Property Section) back to their home address (excluding funeral and internment costs.)
 4. For travel and accommodation of the Policyholder incurred in returning to the United Kingdom.

Emergency Repatriation Expenses

If during a Period of Insurance the Policyholder becomes ill or sustains injury during a Journey outside of the United Kingdom ACE will indemnify the Group Policyholder or Policyholder in respect of Emergency Repatriation Expenses.

Emergency Repatriation Expenses shall mean all reasonable costs necessarily incurred in repatriating the Policyholder to the most suitable Hospital or to the Policyholder's home address in the United Kingdom (or country of domicile providing the cost does not exceed the cost of repatriation to the United Kingdom) provided that such repatriation is medically necessary and organised by ACE Assistance.

Specific Exclusions applicable to Section 3

ACE shall not be liable for:

1. Any expenses incurred where a Journey is undertaken against the advice of a Qualified Medical Practitioner.
2. Any expenses which are recovered from any other insurance policy or national insurance programme, which is applicable to the Policyholder.
3. Any expenses incurred after twelve months from the time of the incurring of the first expense.
4. Any expenses incurred as a result of

- pregnancy or childbirth within three months of the expected date of delivery.
5. Any expenses incurred after the expiry of the Period of Insurance during which the Policyholder attains the age of seventy years.
 6. Dental or optical expenses unless incurred as a result of an emergency.
 7. Treatment which in any way arises from or is attributable to any Human Immunodeficiency Virus infection or related syndrome.
 8. The cost of medication known to be required or to be continued whilst on the Journey.

Section 4 Disruption

Cancellation/ Curtailment/ Replacement

If during a Period of Insurance the Group Policyholder or Policyholder is forced to:

1. Cancel any part of a planned journey prior to the commencement of that Journey;
2. Curtail or alter the itinerary of any part of a planned journey during the course of that Journey; or
3. Be replaced by another employee during a Journey.

As the direct and necessary result of any cause outside of the control of the Group Policyholder or the Policyholder,

ACE will indemnify the Group Policyholder, or Policyholder, in respect of such cancellation, curtailment, alteration of itinerary, or replacement expenses incurred up to £3,000 for any one Journey but not exceeding £50,000 overall for all Policyholders arising out of any one Journey.

If any Policyholder is unable (and not merely

disinclined) to participate in any organised visit or event, ACE will compensate the Policyholder at £10 per day, up to a maximum of £150 per trip.

Specific Definitions applicable to Section 4

1. Cancellation Expenses shall mean loss of deposits, or charges for advance payments for travel or accommodation or other charges that have not or will not be used, but which become forfeit or payable under contract.
2. Curtailment or Alteration of Itinerary Expenses shall mean loss of deposits, or charges for advance payments for travel or accommodation or other charges which have not been and will not be used, but which become forfeit or payable under contract; additional travel and accommodation expenses.
3. Replacement Expenses shall mean all reasonable costs incurred in transporting a replacement employee to complete the Journey provided that such costs shall be limited to economy fare travel and other essential expenses in transportation of the replacement employee to the point at which the original Journey was curtailed.

Specific Exclusions applicable to Section 4

ACE shall not be liable for:

1. Any expenses where a Journey is undertaken against the advice of a Qualified Medical Practitioner.
2. Any expenses incurred as a result of pregnancy or childbirth within three months of the expected date of delivery.
3. Any expenses incurred after the expiry of the Period of Insurance during which the Policyholder attains the age of seventy years.

4. Any costs or charges paid or discharged by the use of promotional vouchers or awards of any description.
5. Any expenses incurred as a result of disinclination to travel or as a result of financial circumstances other than the redundancy, under the terms of the Employment Protection (Consolidation) Act 1978 or any subsequent amendment of that Act, of the persons responsible for the cost of the Journey when ACE's maximum liability shall not exceed the amount of any deposit paid.
6. Any expense incurred as the result of the default or financial failure of any transport or accommodation provider, agent acting for them or any agent acting for the Group Policyholder or Policyholder.
7. Any expense incurred as a result of regulations or order made by any Public Authority or Government.
8. Any failure to notify the travel agent or organisation through which the Journey was booked immediately it is found necessary to cancel or curtail the Journey.
9. Any expenses incurred as the result of failure by the Group Policyholder to take reasonable steps to replace any Policyholder cancelling a trip.
10. Any expenses arising from the marital breakdown or as a result of any phobias of any Policyholder.
11. Any expenses as a result of any unlawful act or criminal proceedings of a Policyholder or any other person on whom the itinerary depends other than attendance under subpoena as a witness in a court of law.
12. Any expenses incurred as the result of cancellation or interruption of public transport services by riot, strike or civil commotion, where such riot, strike or civil commotion was in existence prior to booking the Journey.

Section 5 Missed Departure

If during a Period of Insurance the Policyholder necessarily incurs additional accommodation and travel expenses in order to reach their overseas destination as a consequence of failure by public transport services or mechanical breakdown of the vehicle conveying the Policyholder to the United Kingdom departure point in time to commence the Journey, ACE will reimburse such additional accommodation and travel expenses up to a maximum amount of £500.

Specific Exclusions applicable to Section 5

ACE shall not be liable for:

1. The first £50 of each and every claim for any Policyholder.
2. Any expenses incurred as a result of any strike, industrial action, riot or civil commotion that was in existence at, or for which a warning had been given prior to the commencement of the Journey.

Section 6 Travel Delay

If during a Period of Insurance the Policyholder suffers a delay in the scheduled departure time of their outward or homeward Journey, for Journeys leaving the United Kingdom for more than 24 hours duration, ACE will pay the benefits listed below provided that:

1. The delay was caused by: adverse weather conditions; mechanical breakdown or structural defect of a conveyance; strike or industrial action (as

long as there was not reasonable grounds to suspect a strike or industrial action at the time of booking the Journey).

2. The Policyholder checked-in no later than the time indicated by the carrier.

Outward Journey

1. £30 after a delay of 12 hours and a further £30 for each subsequent 24 hour period of delay to a maximum of £90; or
2. Up to £250 for additional travel, accommodation or similar costs incurred as a result of continuing the Journey after a delay of at least 12 hours following the Policyholder's scheduled departure time; or
3. Up to £2,000 for the irrecoverable deposits and other charges paid or contracted to be paid for transport or accommodation booked for, but not used by, a Policyholder if the Policyholder elects to cancel the proposed Journey after a delay of at least 12 hours following the scheduled departure time.

Homeward Journey

1. £30 after a delay of at least 12 hours and a further £30 for each subsequent 24 hour period of delay to a maximum of £90.

Aggregate Limit of Liability

ACE shall not be liable for any amount in excess of £50,000 for any one event. If the aggregate amount of all benefits payable under this Section exceeds that amount the benefits payable for each Policyholder shall be proportionately reduced until the total of all benefits does not exceed the Aggregate Limit.

Specific Exclusions applicable to Section 5

1. In relation to the Outward Journey, the compensation payable under (2) and (3) shall be paid after deducting any payment made to the Policyholder under (1).
2. The maximum sum payable due to Travel Delay on the Outward and Homeward Journey shall not exceed the invoiced cost of the Journey to the Policyholder.

Section 7 Personal Property & Money

Personal Property

If during a Period of Insurance the Policyholder sustains loss of or damage to their Personal Property during a Journey ACE will indemnify the Group Policyholder or Policyholder in respect of such loss or damage up to £2,500 (maximum of £750 overall in respect of Valuables) for any one Journey.

Luggage Delay

If during a Period of Insurance all or part of the Policyholder's Personal Property are lost or temporarily mislaid or delayed for more than twelve hours during a Journey ACE shall reimburse up to £100 for the purchase of essential items of replacement clothing or toilet requisites.

Money

If during a Period of Insurance the Policyholder sustains loss of or damage to Money during a Journey or the seventy-two hours immediately prior to commencement or subsequent to completion of the Journey ACE will indemnify the Group Policyholder or

Policyholder in respect of such loss up to £250. This amount is increased to £2,000 for all money in the possession of any teacher or organiser of the Journey. This amount is restricted to £100 for all Policyholders under 16 years of age in respect of coins and bank notes.

Credit Card Misuse

If during a Period of Insurance the Group Policyholder or Policyholder sustains financial loss as a direct result of a credit, charge or bankers card being lost or stolen during a Journey and it is subsequently used fraudulently by any person other than the Policyholder, a member of the Policyholder's family or additionally where the card is issued on behalf of the Group Policyholder, an employee of the Group Policyholder, ACE will indemnify the Group Policyholder or Policyholder for such loss up to a maximum of £1,000 for any one Journey. Provided that the Group Policyholder or Policyholder has fully complied with all terms and conditions under which such card has been issued.

Emergency Passport Replacement

If during a Period of Insurance the Policyholder sustains loss of or damage to their passport during a Journey ACE will indemnify the Group Policyholder or Policyholder in respect of fees charged by the appropriate Consular, Visa and/or Passport Office and any additional travel or accommodation expenses in obtaining any official temporary travel documents or replacement passport and/or visa whilst outside of the United Kingdom up to a maximum of £750.

Specific Conditions applicable to Section 7

1. The Policyholder shall take all reasonable precautions for the safety of their Personal Property.
2. On the happening of any loss or damage ACE shall be entitled:
 - a. To take and keep possession of any article and to deal with salvage in a reasonable manner.
 - b. At its own option to repair or replace any article for which it is liable.
3. All Policyholders shall take all reasonable precautions for the safety of their Money (as defined below) and any Money held in their custody or control for which they are responsible.

Specific Definitions applicable to Section 7

1. Personal Property shall mean personal articles that are the property of the Policyholder or for which they are responsible and are taken on or acquired during the Journey.
2. Money shall mean coins, bank notes, postal or money orders, signed travellers cheques and other cheques, letters of credit, travel tickets, petrol coupons or other prepaid coupons and passes.
3. Valuables means jewellery, furs, watches, gold and silver articles, radios, binoculars, telescopes, audio, photographic and video equipment.

Specific Exclusions applicable to Section 7

ACE shall not be liable for:

1. The first £50 of each and every claim for any Policyholder for Personal Property and Money, excluding Luggage Delay.
2. More than £500 for any one article, pair or set in respect of Personal Property.

3. Vehicles or their accessories, caravans, trailers, boats, sailing boards and other water borne craft.
4. Loss or damage due to:
 - a. Moth, vermin, wear and tear, atmospheric or climatic conditions or gradual deterioration.
 - b. Inherent mechanical or electrical failure, breakdown or derangement.
 - c. Any process of cleaning, restoring, repairing or alteration.
5. More than a reasonable proportion of the total value of a pair or set where the lost or damaged article is part of a pair or set.
6. Loss not reported to the police by the Group Policyholder within twenty-four hours of discovery (and a report obtained).
7. Loss or damage occurring in the custody of an airline or other transport carrier unless reported immediately upon discovery and in the case of an airline a Property Irregularity Report obtained.
8. Loss of money or loss of or damage to valuables in luggage whilst in transit by air and outside the Policyholder's control.
9. Loss due to confiscation or detention by customs or any other authority.
10. Damage to: fragile articles (other than spectacles); radio/ television recording or musical instruments, china or glass unless due to fire or accident involving the conveying vehicle, vessel or aircraft.
11. Any items of household furniture, appliances or equipment.
12. Any items of business equipment.
13. Loss of or damage to Personal Property or Money from an unattended and unlocked motor vehicle or a vehicle left unattended overnight.
14. Loss of or damage to Valuables and Money, in excess of £100, from an unattended and locked motor vehicle, other than overnight.

15. Loss of or damage to sports equipment whilst it is in use. This exclusion does not apply to winter sports equipment (excluding motor propelled vehicles) owned or hired by a Policyholder if the Winter Sports Extension is in place.
16. Any article more specifically Group Policyholder or recoverable under any other insurance.
17. Loss due to devaluation of currency or shortages due to errors or omission during monetary transactions.
18. Promotional vouchers or awards or any goods or services obtained through the conversion of such vouchers or awards.

Section 8 Personal Liability

If the Policyholder becomes legally liable to pay damages in respect of:

1. Accidental bodily injury (which shall include death illness and disease) to any person; or
2. Accidental loss of or damage to material property.

Occurring during the Period of Insurance and arising out of the Journey, ACE will indemnify the Policyholder for all such damages payable in respect of each occurrence or a series of occurrences arising directly or indirectly from one source or original cause.

ACE will also pay:

1. All costs and expenses recoverable by a claimant from the Policyholder.
2. All costs and expenses incurred with the written consent of ACE.
3. Solicitors fees for representation at any

coroner's inquest or fatal accident enquiry or in any Court of Summary Jurisdiction.

ACE's liability in respect of each Policyholder shall not exceed £2,000,000.

Specific Conditions applicable to Section 8

1. No admission, offer, promise or indemnity shall be made without the consent of ACE which shall be entitled to take over and conduct in the Policyholder's name the defence or settlement of any claim or to prosecute in the Policyholder's name for its own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings and in the settlement of any claim and the Policyholder shall give all information and assistance as ACE may require. Every letter, claim, writ, summons and process shall be forwarded to ACE on receipt. Written notice shall be given to ACE immediately the Policyholder shall have notice of any prosecution or inquest in connection with any circumstances that may give rise to liability under this Section.
2. ACE may at any time pay to the Policyholder in connection with any claim or series of claims the amount shown in the Schedule of Benefits (after deduction of any sum(s) already paid as compensation) or any lesser amount for which such claim(s) can be settled and upon such payment being made ACE shall relinquish the conduct and control of and be under no further liability in connection with such claim(s) except for the payment of costs and expenses recoverable or incurred prior to the date of such payment.

3. The Policyholder shall as though they were the Group Policyholder observe, fulfil and be subject to the terms, Specific Exclusions and Specific Conditions of this Section.
4. If at the time of the happening of any occurrence covered by this Section there is any other existing insurance whether effected by the Policyholder or not covering the same liability ACE shall not be liable to indemnify the Policyholder in respect of such liability except so far as concerns any excess beyond the amount which would have been payable under such other insurance had this Section not been effected.

Specific Exclusions applicable to Section 8

ACE shall not be liable for:

1. Bodily injury to any person who is under a contract of service or apprenticeship with the Group Policyholder when such injury arises out of and in the course of their employment by the Group Policyholder.
2. Loss of or damage to property belonging to or held in trust by or in the custody or control of the Policyholder.
3. Bodily injury loss or damage caused directly or indirectly in connection with the ownership, possession or use by the Policyholder, their servants or agents of:
 - a. Mechanically propelled vehicles.
 - b. Aircraft, hovercraft, watercraft (other than a boat hired to the Policyholder for a period not exceeding 12 hours and which is less than 10 metres in length and incapable of motor propulsion exceeding 17 knots).
 - c. Firearms (other than sporting guns).
4. Bodily injury losses or damage arising directly or indirectly in connection with:
 - a. The ownership, possession or occupation of land or buildings, immobile property or caravans, but this exclusion will not apply to any accommodation occupied by the Policyholder in the course of the Journey.
 - b. Any wilful or malicious act.
 - c. The carrying on of any trade, business or profession.
5. Any liability assumed by the Policyholder under any contract or agreement unless such liability would have attached in the absence of such contract or agreement.
6. Any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:
 - a. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - b. The radioactive toxic explosive or other hazardous properties of any nuclear assembly or nuclear components thereof.
7. Any liability directly or indirectly occasioned by the happening through or in consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
8. The cost of punitive or exemplary damages.

Section 9 Winter Sports Extension

This Extension shall only apply if the Winter Sports Extension on the Policy Schedule is shown as included and the appropriate premium paid. The words "winter sports" in General Exclusions 1.h. are hereby deleted.

In the event of Piste closure following no or insufficient snow between 11 December and 29 April both dates inclusive, ACE will offer compensation of up to £30 per Policyholder per day for additional cost of travel to an alternative resort or purchase of daily ski lift passes. If it is not possible to arrange transport to an alternative resort ACE will pay £30 per Policyholder per day for each full day's skiing lost.

Specific Definitions applicable to Section 9

1. Winter Sports shall mean skiing (including skiing outside the area of the normal compacted snow or ski slope ie off-piste only whilst accompanied by a guide or ski instructor); tobogganing and snow boarding. Excluding competitive winter sports (including, but not limited to, ski or ski bob racing, mono skiing, ski jumping, ski boarding, ice hockey or the use of bobsleighs or skeletons).

Specific Exclusions applicable to Section 9

ACE shall not be liable for compensation payments:

1. In respect of any sum in excess of £300 per Policyholder per trip.
2. Where policies are issued within 14 days of departure and there is public knowledge that snowfall is unlikely.

Section 10 Passenger Protection

ACE undertakes to reimburse any Policyholder or their legal representative all:

1. Loss of deposits and other charges paid in advance by a Policyholder because of cancellation of the Journey or
2. Additional travel/ accommodation and similar expenses reasonably and necessarily incurred following unexpected curtailment (after commencement) of the Journey:
 - a. In returning to the United Kingdom home address; or
 - b. To continue with and complete the scheduled Journey

as a direct and necessary consequence of the insolvency of the Group Policyholder through whom they booked the Journey.

In respect of each Policyholder, ACE's liability shall not exceed £2,000.

Specific Conditions applicable to Section 10

1. In respect of each Policyholder, ACE's liability in respect of curtailment of the Journey shall be limited to the cost of the same or similar standard of transport or accommodation as enjoyed prior to such curtailment.

Section 11 Claims Provisions

1. On the happening of any occurrence likely to give rise to a claim under this Policy, notice shall be given to the following within 60 days or as soon as possible after the date of the occurrence. Please quote the Policy Number.

The Claims Section
HSBC Insurance Brokers Limited
Education Practice
Rockwood House,
9-17 Perrymount Road
Haywards Heath,
West Sussex,
RH16 3DU
tel: 01444 458 144
fax: 01444 415 088

2. The Group Policyholder or Policyholder shall at their own expense furnish to ACE (ACE Claims and Customer Service Centre, 200 Broomielaw, Glasgow, G1 4RU. Phone: 0845 841 0059, Fax: 01293 597 323), such certificates, information and evidence as ACE may from time to time reasonably require in the form prescribed by ACE. ACE shall be allowed at its own expense, upon reasonable notice to the Group Policyholder or Policyholder, to request a medical examination of a Policyholder as appropriate.
3. The Policyholder shall as soon as possible after the occurrence of any Accidental Bodily Injury obtain and follow the advice of a Qualified Medical Practitioner and ACE shall not be liable for any consequences of the Policyholder's failure to obtain and follow such advice and use such appliance or remedies as may be prescribed.
4. ACE will pay the Benefit Amount for accidental death to the estate of the deceased Policyholder and the receipt given to ACE by the Personal Representatives shall be a full discharge of liability by ACE in respect of the Claim for such Benefit Amount.
5. If the Policyholder is :
 - a. 18 or over ACE will pay the Benefit Amount for Loss of Limb or Loss of Eye to the Policyholder and their receipt shall be a full discharge of all liability by ACE in respect of the Claim for such Benefit Amount or the assessed percentage.
 - b. under 18 ACE will pay the Benefit Amount for Loss of Limb or Loss of Eye to that minor if they are a Partner. If they are not a Partner, ACE shall make the payment to the Parent or Legal Guardian of such minor, for the benefit of that minor. The Partner, Parent or Legal Guardian's receipt shall be a full discharge of all liability by ACE in respect of the Claim for such Benefit Amount. If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or devices shall be used by the Group Policyholder or anyone acting on the Group Policyholder's behalf or by a Policyholder or any Policyholder's legal representatives to obtain benefit under this Policy, ACE shall be under no liability in respect of such claim.

Consumer Protection Information

This Policy should be read carefully to ensure that it has been prepared in accordance with requirements. If there are any queries, these should, in the first instance, be directed to HSBC Insurance Brokers Limited, Education Practice, who arranged this cover, or thereafter directly to ACE. This Policy should be kept in a safe place - it may be needed for reference if a claim is to be made.

Data Protection / Privacy

1. ACE fully accepts its responsibility to protect the privacy of customers and the confidentiality and security of information entrusted to it.
2. ACE is part of the ACE Group of companies. It and the group companies will use information given together with other information for the administration of this Policy, the handling of claims and the provision of customer services. The information may also be disclosed to ACE's service providers and agents for these purposes. It may be disclosed to the Policyholder's agents, where appointed. It may also be used for the purposes of fraud prevention including passing details to other insurers and regulatory bodies.
3. Where the Policyholder has provided information about another person in connection with the purchase and performance of this insurance Policy, ACE will assume they have appointed the Policyholder to act for them, that they have consented to the processing of their personal data, including sensitive personal data and they have consented to the transfer of their information abroad.

4. ACE (or reputable organisations selected by them) may monitor and/or record communication to ACE, to ensure consistent servicing levels and account operation.
5. ACE will keep information about the Policyholder only for so long as it is appropriate. In accordance with an individual's Subject Access rights, when asked, ACE will tell any Policyholder what information they hold about them and provide it to them in accordance with applicable law. Any information found to be incorrect, will be corrected promptly.

ACE European Group Limited is part of the ACE Group of companies. It and the group companies will use information given together with other information for the administration of this policy, the handling of claims and the provision of customer services. The information may also be disclosed to ACE's service providers and agents for these purposes. It may also be disclosed to the Group Policyholder's agents, where appointed.

The Group Policyholder or Policyholder has a right to request a copy of the information (for which ACE may charge a small fee) and to correct any inaccuracies. To make sure instructions are followed correctly and to improve ACE's service through staff training, telephone calls may be recorded.

Complaint Procedures

ACE 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:

Contact:
The Managing Director
HSBC Insurance Brokers Limited
Education Practice
Rockwood House
9-17 Perrymount Road
Haywards Heath
West Sussex
RH16 3DU
tel: 01444 458144.
fax: 01444 415088.
Please quote the policy details.

Alternatively contact:
The Customer Service Manager,
ACE Claims and Customer Service Centre
200 Broomielaw
Glasgow
G1 4RU
tel: 0845 841 0056
fax: 01293 597376
Please quote the policy details.

The existence of these complaint procedures does not effect any right or legal action you may have against ACE.

ACE is a member of the Financial Ombudsman Service (FOS), which may be approached for assistance if there is still dissatisfaction with ACE's response. The FOS's contact details are given below. A leaflet explaining the procedure is available on request.

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR
tel: 0845 080 1800.
fax: 0207 964 1001.
email: enquiries@financial-ombudsman.org.uk.
website: www.financial-ombudsman.org.uk

ACE is a member of the Association of British Insurers who may also be contacted for advice.

Their contact details are:
Association of British Insurers
Consumer Information Department
51 Gresham Street
London
EC2V 7HQ
www.abi.org.uk

Financial Services Compensation Scheme

In the unlikely event of ACE being unable to meet its liabilities, a Policyholder may be entitled to compensation under the Financial Services Compensation Scheme.

Their contact details are:
Financial Services Compensation Scheme,
7th Floor Lloyds Chambers,
Portsoken Street,
London,
E1 8BN
fax: 020 7892 7301.



ACE European Group Limited
ACE Claims and Customer
Service Centre
200 Broomielaw
Glasgow
G1 4RU

Registered in England
Number 1112892
Head Office:
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100 Leadenhall Street
London
EC3A 3BP
www.aceeuropeangroup.com

ACE European Group Limited is
a member of the Association of
British Insurers.

ACE European Group Limited,
whose main business is general
insurance is authorised and
regulated by the Financial
Services Authority, registration
number FRN202803. Full details
can be found on the FSA's
Register by visiting
www.fsa.gov.uk/register or by
contacting the FSA on 0845
606 1234.