



StudyCare Group Travel Insurance Policy Summary

This is a summary of the cover provided by StudyCare Group Travel Insurance policy Insuranceundewritten by ACE European Group Limited. It does not contain the full terms and conditions which may be found in the Policy Document - policy number 54UK427882.

SCOPE

The policy provides financial protection in the event of injury or loss for any student, including accompanying family members and group leaders (all of whom have paid the appropriate premium) whilst attending an academic course. All insured persons must be aged over 6 months and under 65 years when the cover is purchased.

DURATION

The policy provides cover whilst travelling to and from and whilst attending for the duration of an academic course, at an educational establishment in the United Kingdom. The cover includes incidental holiday travel but this is restricted to 25% of the duration of the academic course, or 2 months, whichever is lesser. Please see pages 9-21 of the PolicyDocument for more information.

SIGNIFICANT FEATURES AND BENEFITS

- Personal Injury** - £10,000 for death (£5,000 in respect of insured persons aged under sixteen years); up to £25,000 for permanent disabling injuries.
- Medical** - up to £1,000,000 for medical expenses incurred outside the insured person's country of domicile. Unlimited emergency repatriation expenses.
- Supplementary travel and accommodation expenses** - up to £5,000
- ACE Assistance** - 24 hour multi lingual emergency medical assistance service
- Personal Belongings** - up to £1,500 (limit £250 any one article, pair or set, with the exception of computer equipment).
- Personal Belongings delay** - purchase of essential items up to £100 after 12 hours delay
- Money** - up to £1000 (limit £500 for coins and banknotes)
- Disruption** - up to £5,000 for any one journey for Cancellation/Curtailment/Alteration to Itinerary
- Travel Delay** - £20 for the first 12 hours delay and £20 for each subsequent 12 hour period (maximum £1,000)
- Abandonment** - up to £2,000
- Missed Departure** - up to £500
- Personal Liability** - up to £1,000,000.

SIGNIFICANT EXCLUSIONS - (See General Exclusions and the Specific Exclusions under each section of the policy document). Persons aged over 65 years; persons aged under 6 months; holiday other than incidental holiday; professional sportspersons/entertainers; self-injury; flying other than as a passenger; full-time membership of the armed forces or membership of reserve forces called up for permanent service; war; hazardous activities; HIV/HIV-related illness/AIDS/ARC; drug/alcohol/substance abuse and illegal acts.

CANCELLATION

An Insured Person may cancel the policy at any time by giving notice to StudyCare Group. If a trip has been booked or travel has commenced - no return of premium may be allowable.

CLAIM PROVISIONS

On the happening of any occurrence likely to give rise to a claim under this policy, notice shall be given to: ACE Claims and Customer Service Centre, 200 Broomielaw, Glasgow, G1 4RU, United Kingdom, Tel: 0845 841 0845 (within UK), +44 (0)141 285 2999 (outside UK), Fax: +44 (0)1293 597322, email: a&h.ukclaims@acegroup.com, as soon as reasonably possible after the date of the occurrence. The insured person should ensure that the Study Group Booking Reference Number is quoted on the claim form. If an insured person requires medical assistance or advice during a journey they should contact ACE Assistance:

from within the UK: 020 7173 7798
from outside the UK: +44 (0)20 7173 7798

COMPLAINTS PROCEDURES

If an insured person has a complaint they should contact the intermediary who arranged this insurance, or:
The Customer Service Manager,
ACE Claims and Customer Service Centre,
200 Broomielaw, Glasgow, G1 4RU, United Kingdom,
Tel: 0845 841 0845 Fax: 01293 597322.
email: a&hcustserv.complaints@acegroup.com
The Financial Ombudsman Service may be approached for assistance if there is still dissatisfaction with ACE's final response. Its contact details are:
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 Email: enquiries@financial-ombudsman.org.uk
A leaflet explaining its procedure is available on request.
The existence of these complaints procedures does not affect any right of legal action an insured person may have against ACE.

FINANCIAL SERVICES COMPENSATION SCHEME

In the unlikely event that ACE is unable to meet its liabilities, the insured person may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Up to 1st January 2010 the FSCS will meet the first £2,000 of a claim in full plus 90% of the balance without any upper limit. From 1st January 2010 The FSCS will meet 90% of all valid claims without upper limit. Their contact details are:
Financial Services Compensation Scheme,
7th Floor, Lloyds Chambers,
1 Portoken Street, London, E1 8BN.
Telephone: +44 (0)20 7892 7300.
Fax: +44 (0)20 7892 7301.
Website: http://www.fscs.org.uk