

Studentguard+ Group Policy

Underwritten by
ACE European Group Limited
www.aceeuropeangroup.com

Studentguard+ Travel insurance summary of cover for students of LAL Language Centres UK Ltd.

This insurance is available to the students of LAL Language Centres UK Ltd ('the school') for whom the appropriate premiums has been paid, whilst attending a course of study outside their country of domicile, within the UK. This includes cover for an incidental holiday within Europe taken outside the UK, up to a maximum of 7 days for each student.

This policy summary is essential reading but does not contain the full terms and conditions of LAL Language Centres UK Ltd. **Studentguard+** Group Travel Insurance Policy (the Policy) which can be found in the Policy document Policy Number UKBSTC52885.

Cover is underwritten by ACE European Group Limited (ACE).

Period of Cover

Cover under the cancellation section commences as soon as the trip is booked and ends when the student leaves home to commence the trip. Cover under the other sections commences as soon as the student leaves home on the first day and ends when they reach home on the last day of the trip. Cover for up to 7 days travel within Europe is also covered by this policy.

Significant Features and Benefits

Section	Sub-Section	Benefit Amount / Limit of Indemnity	Excess
1. Cancellation & Curtailment	i. Cancellation, Curtailment, Alteration to Itinerary	i. £7,500	NIL
	ii. Travel Delay	ii.	
	a) After 12 hours	a) £20	NIL
	b) For each 12-hour period thereafter	b) £20	NIL
	c) Maximum payable any one journey (this must not exceed the cost of the journey)	c) £1,000	NIL
	d) Abandonment	d) £7,500	NIL
	iii. Additional Travel	iii. £1,000	NIL
2. Course Fees		Up to £7,500	Nil
3. Medical	i. Medical Expenses	i. Unlimited	£25
	ii. Travel and Accommodation Expenses	ii. £5,000	NIL
	iii. Emergency Repatriation Expenses	iii. Unlimited	NIL
4. Personal Belongings	i. Personal Belongings	i. £2,000	£25
	ii. Personal Belongings Delay	ii. £100	NIL
5. Money	i. Money	i. £250 (max £100 in respect of coins and/or banknotes)	£25
	ii. Credit Card Misuse	ii. £250	NIL
	iii. Emergency Replacement of Passport	iii. £250	NIL
6. Personal Liability		£2,000,000	NIL
7. Personal Injury		£25,000	NIL

Aggregate Limit of Liability

ACE shall not be liable for any amount in excess of the amounts shown below. If the aggregate amount of all benefits payable exceeds that amount the benefit payable for each Insured Person shall be proportionately reduced until the total of all benefits does not exceed the Aggregate Limit.

Per Journey or event overall under the Section 1. Cancellation and Curtailment.	£50,000
Per Journey or event overall under Section 2. Course Fees	£50,000
Per Event overall under Section 7. Personal Injury	£1,000,000

ACE ASSISTANCE – Medical Emergency Service: In the event of a medical emergency, telephone ACE Assistance on: +44 20 7173 7798 from outside the UK; (or 020 7173 7798 from within the UK) at any time of the day or night, 365 days a year. ACE Assistance will give you advice and assistance in the event of any medically-related emergency.

Please quote your name, the Policy Number and Period of insurance. Please remember to give a telephone number where you can be contacted.
ACE Assistance will decide the most appropriate course of action to help you through the emergency – **do not try to find your own solution.**

Significant Exclusions – (See General Exclusions and the Specific Exclusions of each Section of the policy document).

There are some situations for which the Insured Person or Policyholder is not covered. These generally involve anything the Insured Person or Policyholder already knows about or that are caused by deliberate or illegal acts on the part of the Insured Person or Policyholder. The most significant exclusions of this policy are set out here.

Claims due to the following causes will not be paid:

- ACE shall not be liable for payment of any benefit for Bodily Injury, loss or expense suffered or incurred by an Insured Person aged 70 or over whilst on a Journey (General Exclusion.)
- ACE shall not be liable for Bodily Injury, loss, damage or expense resulting from or contributed to by, directly or indirectly:
 - the Insured Person committing or attempting to commit suicide or intentionally inflicting self injury. (General Exclusion 2a)
 - the Insured Person engaging in aviation as a pilot or crew member of an aircraft or other aerial device. (General Exclusion 2b ii)
 - the Insured Person 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. (General Exclusion 2d)
 - War, whether declared or not in the Insured Person's Country of Domicile. (General Exclusion 2e)
- any expenses incurred if the Policyholder or Insured Person is refused entry to the UK or has a Visa application refused. (Section 2 Course Fees Specific Exclusion 12)
- medical expenses in the country of domicile (Section 3 Medical Specific Exclusion 7)
- unattended valuables unless suitably locked away (Section 4 Specific Exclusion 2)
- loss or theft not reported to the police within 24 hours (Section 4 Specific Exclusion 4)
- regulations or order made by Public Authority or Government (Section 1 & 2 Specific Exclusion 8)

There may be other exclusions which are significant to you. See the Specific Exclusions and General Exclusions Sections of the policy document for full details.

Cancellation

The insured person or Policyholder has no cancellation rights under the terms of this policy.

Claim Provisions

In the event of a claim under this Policy contact the ACE Claims Service Team, quoting your full policy number, within 30 days or as soon as reasonably possible after the date of the occurrence:

Postal Address: 200 Broomielaw, Glasgow G1 4RU.

Telephone: 0845 841 0059 (within UK only)

International: +44 (0)141 285 2999

Facsimile: +44 (0)1293 597323

e-mail: claims@acegroup.com

Complaints Procedures

If you are not satisfied with ACE's service, please contact Gibbs Denley, Crystal House, Buckingway Business Park, Swavesey, Cambridge CB24 4UL ; or the A&H Customer Service Manager, ACE European Group Limited, quoting your policy details:

Postal Address: 200 Broomielaw, Glasgow G1 4RU.

Telephone: 0845 841 0056 (within UK only)

International: +44 (0)141 285 2999

Facsimile: +44 (0)1293 597376

e-mail: A&Hcustserv.complaints@acegroup.com

Financial Ombudsman Service

If you are not satisfied following receipt of ACE's final response, you may contact the Financial Ombudsman Service:

Postal Address: South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Telephone: 0845 080 1800;

Facsimile: 0207 964 1001

e-mail: enquiries@financial-ombudsman.org.uk

Web Site: www.financial-ombudsman.org.uk

The existence of these complaints procedures does not affect any right of legal action you may have against ACE.

Compensation Scheme

In the unlikely event that ACE is unable to meet its liabilities, you may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Their contact details are:

Postal Address: FSCS, 7th Floor, Lloyds Chambers, Portsoken Street, London, E1 8BN.

Telephone: 020 7892 7300

e-mail: enquiries@fscs.org.uk

Web Site: www.fscs.org.uk