



ace europe

underwritten by:
ACE European Group Limited
 200 Broomielaw,
 Glasgow G1 4RU.
 www.aceeuropeangroup.com



Group Travel Insurance for the Outward Bound Trust Policy Summary

This policy summary is essential reading but does not contain the full terms and conditions which can be found in the group policy document number UKBOPC28915. Cover is underwritten by ACE European Group Limited (ACE).

Scope

The Outward Bound Trust Group Travel Insurance Policy provides mainly personal injury, medical, personal belongings, money, disruption and personal liability cover for people travelling to attend an Outward Bound Trust course in the United Kingdom and within the Period of Insurance. All insured persons must be aged under 70 years when the course is booked and must not be professional sportsmen or professional entertainers.

Duration

The policy provides cover for the duration of the trip, up to a maximum of twelve months. Cover under the cancellation section commences when the trip is booked. Cover under the other sections commences as soon as the insured person leaves home to commence the trip and ends when the insured person returns home on completion of the trip.

Significant Features and Benefits

Benefits			
Section	Sub-sections	Benefit Amount/Limit of Liability	Excess
1. Personal Injury		£25,000	Nil
2. Medical	i. Medical Expenses incurred within the United Kingdom* ii. In-Patient Expenses incurred within the United Kingdom* iii. Travel and Accommodation Expenses iv. Emergency Repatriation Expenses	i. £50,000 ii. £50 per day up to £2,000 iii. £5,000 iv. Unlimited	£25 Nil £25 Nil
3. Personal Belongings	i. Personal Belongings ii. Personal Belongings Delay	i. £1,500 ii. £500	£25 Nil
4. Money	i. Money** ii. Credit Card Misuse iii. Emergency Replacement of Passport	i. £250 ii. £1,000 iii. £500	£25 £25 £25
5. Disruption	i. Cancellation, Curtailment, Alteration to Itinerary ii. Travel Delay a) After 4 hours b) For each hour thereafter c) Maximum payable any one journey (this must not exceed the cost of the journey) iii. Missed Departure	i. £2,500 ii. a) £20 b) £10 c) £200 iii. £500	£25 Nil Nil Nil £25
6. Personal Liability		£2,000,000	Nil

* Medical expenses levied by the National Health Service and in-patient expenses are only covered for insured persons travelling outside their country of domicile and whilst in the United Kingdom to attend a course.

** increased to £2,000 in the custody of an adult party leader.

Significant Exclusions - (See General Exclusions and the Specific Exclusions under each section of the policy document).

There are some situations for which the insured person is not covered. These generally involve anything the insured person already knows about or that are caused by deliberate or illegal acts on the part of the insured person.

- air sports including ballooning; bungee-jumping; gliding; hang-gliding; micro-lighting; parachuting; paragliding; parasailing; (General Exclusion 2.a));
- professional sports; racing unless on foot; speed or endurance tests; scuba diving below 30 metres; (General Exclusion 2.d));
- psychological conditions; (Specific Exclusion 2.b) in Section 1);
- any medical expenses incurred in the insured person's country of domicile; (Specific Exclusion 7 in Section 2);
- personal belongings left unattended in a public place; (Specific Exclusion 3 in Section 3);
- money left unattended unless kept in hotel security, a safety deposit box or safe; (Specific Exclusion 1 a) and b) in Section 4);
- Loss or theft not reported to the police within 24 hours (Specific Exclusion 5 in Section 3);
- The Excess - the first £25 of each claim under the Medical, Personal Belongings, Money and Disruption Sections.) (General definition – Excess and several references under these Sections);

Claim Provisions

On the happening of any claim under this Policy contact the ACE Claims Service Team as soon as reasonably possible after the date of the occurrence:.

Postal Address: 200 Broomielaw, Glasgow G1 4RU.
Telephone: 0845 841 0845 (Within UK only)
International: +44 (0)141 285 2999
Facsimile: +44 (0)1293 597 322
e-mail: claims@ace-ina.com

Complaints

If you are not satisfied with ACE's service, please contact the Customer Service Manager, ACE European Group Limited, quoting your policy details:

Postal Address: 200 Broomielaw, Glasgow G1 4RU.
Telephone: 0845 841 0845 (Within UK only)
International: +44 (0)141 285 2999
Facsimile: +44 (0)1293 597 322
e-mail: A&Hcustserv.complaints@ace-ina.com

Financial Ombudsman Service

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

Postal Address: South Quay Plaza, 83 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). The FSCS will meet the first £2,000 of your claim in full plus 90% of the balance without any upper limit. Their contact details are:

Postal Address: FSCS, 7th Floor, Lloyd's Chambers, 1 Portsoken Street, London, E1 8BN.
Telephone: 020 7892 7300
Web Site: www.fscs.org.uk.

ACE Assistance

If an insured person requires medical assistance or advice during a trip, telephone ACE Assistance on:

+44 20 7173 7798 (from outside the United Kingdom); or
020 7173 7798 (from within the United Kingdom)

at any time of the day or night, 365 days a year. ACE Assistance will give 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.**