



COE Connections International

Tel: 01702 587 003 or E-mail: coeconnect@blueyonder.co.uk

SCHEME NO: ANV-2015-200/001 Policies issued from 1st September 2015 up to and including 30th September 2016, and for trips completed no later than 30th September 2017. Please always quote your **Coe Connections** validation policy number and state that you are insured through **All Seasons Underwriting Agencies Ltd** under **Master Policy Number ANV/2015/200/001** **COE Connections International** when contacting the help line services below.

LONG STAY SCHEDULE OF COVER AND LIMITS OF INDEMNITY PER INSURED PERSON

	SECTION OF COVER	MAXIMUM SUM INSURED ORBIT EXCEL/STUDY ABROAD	MAXIMUM SUM INSURED ORBIT BASIC	EXCESS EXCEL / BASIC
<u>A</u>	Cancellation or Curtailment	Up to £5,000	£2,000	£50 / £100
	Course Fees (Study Option Only on Orbit Excel)	Up to £5,000	Nil	£50
<u>B</u>	Emergency Medical Repatriation & Other Expenses	Up to £10,000,000 in total	Up to £5,000,000 in total	£50 / £100
	Including Dental Treatment Limit	£250	£250	
	Hospital Confinement Benefit	£10 per 24 hours up to a maximum of £1,000 in total	£10 per 24 hours up to a maximum of £1,000 in total	
<u>C</u>	Personal Accident			
	Item 1	£5,000	Nil	Nil
	Item 2	£25,000		
	Item 3	£25,000		
<u>D</u>	Travel Delay	Nil	Nil	Nil
	Abandonment after 24 hours Missed Departure	Nil £500	Nil Nil	Nil £50
<u>E</u>	Personal Possessions	Up to £2,000 in total including:	Up to £750 in total including:	£50 / £100
	Single Article/Pair/Set Limit	£300	£150	
	Total Valuables Limit	£300	£150	
	Spectacles/Sunglasses Limit	£75	£75	
	Delayed Baggage (excess of 12 hours)	Nil	Nil	Nil
<u>F</u>	Personal Money (Cash limit carried on any one insured person £100)	Up to £500	Nil	£50
	Passport, Ticket & Documents	Up to £500	Nil	£50
<u>H</u>	Personal Liability including Rented accommodation limit	£2,000,000 £100,000	Nil	£250
<u>I</u>	Legal Expenses	Up to £10,000	Nil	Nil

IMPORTANT INFORMATION

PURPOSE OF THE INSURANCE

This is a travel insurance policy that, subject to the terms, conditions and exclusions contained in the policy wording, provides certain financial protection and medical assistance for your trip(s). This policy will have been sold to you on a non-advised basis and it is therefore for you to read this information (paying particular attention to the terms and exclusions) and ensure that it meets all of your requirements. You may already possess alternative insurance(s) for some or all features and benefits provided by this product; it is your responsibility to investigate this. If upon reading this policy you find it does not meet all of your requirements, please refer to the relevant cooling off / policy cancellation section.

PERIOD OF INSURANCE

The policy you have purchased will run for the period of insurance shown on your insurance schedule and validation certificate issued by the selling agent.

YOUR RIGHT TO CANCEL THIS POLICY-“COOLING OFF PERIOD”

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 30 days of receiving the policy document at the start of your insurance. Should you decide to exercise this cancellation right, you will be entitled to a full refund of premium provided that no insured person has travelled, no claim under this policy has been made or is intended to be made, and no incident likely to result in a claim has occurred. Please return it to the selling agent within 30 days of issue and they will refund your premium. If your policy is an annual multi-trip policy, the Insurer shall not be bound to accept renewal of any Insurance and may at any time cancel any insurance document by sending 14 days notice to the Insured at his last known address. Provided the premium has been paid in full the Insured shall be entitled to a proportionate rebate of premium in respect of the un-expired period showing on the Insurance.

HOW TO MAKE A CLAIM

24 HOUR EMERGENCY ASSISTANCE ABROAD

If you require emergency medical assistance abroad you should contact MayDay Assistance Ltd a 24 hour service:

Telephone: (+44) (0) 1273 624 661 or Fax: (+44) (0) 1273 606 390 Email: operations@maydayassistance.com

You must contact the 24 hour emergency medical service as shown above in the event of an illness or accident which may lead to in-patient hospital treatment or before any arrangements are made for repatriation; or in the event of curtailment necessitating your early return home. The service operates 24 hours a day for advice, assistance, making arrangements for hospital admission, repatriation (returning you to your home area) and authorisation and payment of medical expenses. Private medical treatment is not covered in countries where reciprocal health agreements entitle you to benefit from public health care arrangements unless authorised specifically by the 24 hour emergency medical service. For out-patient treatment costing less than £200, you should pay the hospital/clinic yourself and claim back medical expenses from us on your return to your home area. Beware of requests for you to sign for excessive treatment or charges. If you are in doubt, please call the 24 hour emergency medical service for guidance and authorisation of costs.

NON EMERGENCY CLAIMS

Reactive Claims Ltd : Tel: +44 (0) 1420 383010 or Fax: +44 (0) 1420 558111 E-mail: info@reactiveclaims.com

Office hours: 9am to 5pm Monday to Friday (excluding bank holidays)

Register Your Claim On Line 24 Hours a Day: www.reactiveclaims.com. You can register your claim online at this website. You will also be able to download the appropriate claim form and access Frequently Asked Question (FAQ) relevant to your claim.

PRE-EXISTING MEDICAL CONDITIONS

You must contact ASUA by phone if you need to declare a Pre-existing medical condition not normally covered by this insurance, If you do not comply we may cancel the insurance or refuse to deal with your claim or reduce the amount of any claim payment (see important conditions relating to health below).

ASUA Screening Customer Helpline: +44 (0) 203 327 0555 or E-mail: sarah.baines@asuagroup.co.uk

Office hours: 9am to 5pm Monday to Friday (excluding bank holidays)

Pre-existing medical condition means:

- any respiratory condition (relating to the lungs or breathing), heart condition, stroke, Crohn's disease, epilepsy or cancer for which you have ever received treatment (including surgery, tests or investigations by your doctor or a consultant/specialist and prescribed drugs or medication).
- any medical condition for which you have received surgery, in-patient treatment or investigations in a hospital or clinic within the last twelve months.
- any medical condition for which you are taking prescribed drugs or medication.
- any medical condition for which you have received a terminal prognosis.
- any medical condition you are aware of but for which you have not had a diagnosis.
- any medical condition for which you are on a waiting list for or have knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing home.

If your **HEALTH CHANGES** after the start date of your insurance and the date your travel tickets or confirmation of booking were issued, you must telephone the ASUA Screening customer helpline shown above. If we cannot provide cover for your change of circumstances you will normally be entitled to make a cancellation claim.

NO SCREEN CONDITIONS

You do not need to contact us in respect of any pre-existing medical conditions that you have that are included in this list and if the words in brackets apply to you and that the condition has been stable and well controlled for the last 12 months on GP administered medication and not required a hospital admission or referral to specialist because of a worsening of your condition.

Acne	Glaucoma
ADHD (Attention Deficit Hyperactivity Disorder)	Hayfever
Asthma (diagnosed before age 50, no more than 2 medications/inhalers and no hospital admission in last year or use of nebulizers)	High blood pressure (have not suffered from any heart disease, kidney damage, stroke or mini stroke)
Carpal tunnel syndrome	High Cholesterol (not the inherited form)
Cataracts	Impetigo
Corneal graft	Meniere's disease
Deafness	Migraine (confirmed diagnosis, no ongoing investigations)
Diabetes (no complications such as impaired kidney function, heart disease, peripheral vascular disease, leg or foot ulcers, retinal damage, nerve damage, amputation of foot or leg, liver damage)	RSI (Repetitive strain injury/Tendinitis)
Fungal nail infection	Tendonitis
	Tinnitus
	Tonsillitis

PREGNANCY

Pregnancy, without any directly related bodily injury, illness, disease or complication is not insured by this policy. This insurance is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth and pregnancy would not constitute an unforeseen event or illness. Claims arising from child birth if you have travelled within 12 weeks of the due date will not be insured by this policy. If after taking out this insurance you discover you are pregnant and will be travelling within 12 weeks of the due date we will insure you under Section A - Cancellation provided you cancel your trip within 14 days of becoming aware of the pregnancy term. Should you not wish to cancel the trip we will refund your premium provided you have not already travelled or made a claim.

ABOUT THE INSURER

This insurance is underwritten by ANV, Lloyd's Syndicate 5820. The managing agent for Lloyd's Syndicate 5820 is ANV Syndicates Limited. It is entered in the Register of Lloyd's Managing Agents and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority and entered on its register under number 226696. Registered Office: 47 Mark Lane, London, EC3R 7QQ. Registered in England number 04434499.

HOW TO COMPLAIN

Your insurance policy contains the full complaints procedure including the Policyholder and Market Assistance team at Lloyd's. A copy of the full complaints procedure is available from the agent who sold you this insurance or from ASUA Ltd. If, for any reason, you consider that we have not kept our promise or you have any cause for complaint regarding this insurance please contact the agent who sold this policy to you in the first instance. If your complaint is regarding a claim, in the first instance write to The Claims Manager at the claims service detailed on the Travel Insurance Policy. If your complaint is not resolved to your satisfaction or if your complaint is not regarding a claim, you should write to:

**The Customer Services Manager, All Seasons Underwriting Agencies Ltd (ASUA Ltd) , Alpi House, Suite 2, Est Wing, 2nd Floor, Miles Gray Road, Basildon, Essex, SS14 3HJ Phone: 0203 327 0555 E-mail: sarah.baines@asuagroup.co.uk.
Office hours: 9am to 5pm Monday to Friday (excluding bank holidays).**

YOUR POLICY SUMMARY

Some important facts about your insurance are summarised below. This summary does not describe all the terms and conditions AND EXCLUSIONS of your policy, so please take time to read the policy document to make sure you understand the cover it provides. This Policy Summary does not form part of the contract between us.

INSURANCE PROVIDER

Travel Insurance arranged by All Seasons Underwriting Agencies Limited on behalf of Compass Underwriting Limited under Binding Authority Contract reference number B6025EW2022014.

SIGNIFICANT PRODUCT FEATURES, BENEFITS AND EXCLUSIONS

The levels of cover and excesses that apply are set out in the Schedule of Benefits on the Policy. Certain Sections of your Policy carry an excess which means that you have to pay the first sum per person, per incident if you claim. The excess amount varies according to the Section you are claiming under. Please refer to the travel insurance schedule for the limits and excess applicable to each section. The policy wording sets out full details of the cover provided and a sample is available from the selling agent for inspection prior to purchasing this insurance.

THE SIGNIFICANT CONDITIONS AND EXCLUSIONS

AGE LIMITS

There may be Age Restrictions on your Policy. Please ask your issuing agent if this applies to you.

COUNTRY OF RESIDENCE

This policy is only available to you if you are permanently resident in the United Kingdom or European Union and registered with a medical practitioner in the United Kingdom or European Union.

HAZARDOUS SPORTS & LEISURE ACTIVITIES

You are not covered for taking part in any Hazardous Pursuit unless it is listed in the policy wording. Please note that under the Personal Liability section You will not be covered for liability caused directly or indirectly by Your owning or using firearms or weapons, animal, aircraft, motorized vehicle, boat and other watercraft, or any other form of motorized leisure equipment, including jet skis and snowmobiles. You may be covered when participating in certain winter sports if You have paid to extend Your cover. This insurance covers business and leisure travel as standard.

LAW & JURISDICTION

You and we are free to choose the laws applicable to the policy. As we are based in England, we propose to apply the laws of England and Wales and by purchasing this policy you have agreed to this.

SECTION A - CANCELLATION OR CURTAILMENT

SIGNIFICANT FEATURES AND BENEFITS

Cancellation provides cover for travel and accommodation expenses paid or contracted to be paid by You in respect of Your trip.

Curtailed provides cover for travel cost necessarily incurred to return You to Your home before the booked return date and a pro-rata amount representing the total pre-paid or contracted costs of accommodation, care hire and excursions attributable to each complete day which is not spent overseas. This pro-rata refund excludes all costs attributable to the outward and return travel tickets, whether used or unused.

POLICY LIMITS AND EXCLUSIONS APPLYING TO SIGNIFICANT COVERS

To be able to claim, the reason why the trip is being cancelled or cut short must be necessary and unavoidable and must fall into one of the reasons listed in the Policy. For example, if a person insured under this policy becomes ill or is injured or dies. Cancellation and Curtailment cover is not provided on an all risks basis.

'Important Conditions Relating to Health'

Section B – Emergency Medical & Other Expenses - 'What is not covered'

SECTION B – EMERGENCY MEDICAL & OTHER EXPENSES

SIGNIFICANT FEATURES AND BENEFITS

Provides cover for costs arising in the event of illness, injury or death occurring during the trip and where necessary the provision of emergency medical assistance.

POLICY LIMITS AND EXCLUSIONS APPLYING TO SIGNIFICANT COVERS

To be able to claim, the medical treatment must be required in an emergency and be unable to wait until You have returned to Your country of residence. Medical cover does not apply to treatment received in the country in which You reside.

This insurance does not cover private health care treatment in countries that operate reciprocal health care agreements unless it is authorised in advance by the 24 Hour Medical Assistance Company You should before you travel obtain from your local Post Office a European Health Insurance Card (EHIC) application pack or apply online at www.dh.gov.uk/travellers.

'Important Conditions Relating to Health'

Section B – Emergency Medical & Other Expenses - 'What is not covered'

SECTION E – BAGGAGE

SECTION F – MONEY, PASSPORTS & DOCUMENTS

SIGNIFICANT FEATURES AND BENEFITS

Provides cover for Your own money, documents, personal luggage and valuables if they are lost, stolen or damaged during Your trip. You will be expected to provide evidence of ownership and value (such as receipts) in the event of a claim.

POLICY LIMITS AND EXCLUSIONS APPLYING TO SIGNIFICANT COVERS

To be able to claim, a written report is required to support the loss/theft/ damage. For example, from the local police or from the transport carrier.

The amount payable will include an allowance for wear and tear and loss of value and is not on a "new for old" basis.

The policy has an inner limit for each single item (this includes a pair or set) and has a limit for valuables as defined overall. Money cover includes a cash limit as shown in the schedule.

Valuables and Money are not covered if they are left in an unattended vehicle or are outside Your control in transit at any time. All property insured must not be left unattended unless in securely locked holiday accommodation. A written police report must be obtained within 24 hours to support the loss/theft. Claims for loss in transit must be supported by written report from the carrier (e.g. airline or coach company).