



COE Connections International
Tel: 07837 524 144 or E-mail: info@coeconnections.co.uk

SCHEME NUMBER: BSPOKE-2024-100-1036

Please always quote your **COE Connections** validation policy number and state that you are insured through **All Seasons Underwriting Agencies Ltd** under **Policy Number BSPOKE-2024-100-1036 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 Sums Insured Per Person		Excess	
		Orbit Excel / Study Abroad	Orbit Basic	Excel	Basic
A	Cancellation or Curtailment	Up to £5,000	Up to £2,000	£50	£100
	Course Fees (Study Abroad Option Only of Orbit Excel)	Up to £5,000	Nil	Nil	£50
B	Emergency Medical Repatriation & Other Expenses	Up to £10,000,000 in total	Up to £5,000,000 in total	China £200 Worldwide £50	China £200 Worldwide £100
	Including Dental Treatment Limit Hospital Confinement Benefit	Up to £250 Up to £10 per full 24 hours up to £1,000 in total	Up to £250 Up to £10 per full 24 hours up to £1,000 in total	£50 Nil	£100 Nil
C	Personal Accident				
	Item 1	Up to £5,000	Nil	Nil	Nil
	Item 2 Item 3	Up to £25,000 Up to £25,000			
D	Travel Delay	Nil		Nil	Nil
	Abandonment after 24 hours Missed Departure	Nil Up to £500	Nil	Nil £50	Nil Nil
E	Personal Possessions	Up to £2,000 in total	Up to £750 in total	£50	£100
	Single Article/Pair/Set Limit	including	including	£50	£100
	Total Valuables Limit	Up to £300 in total	Up to £150 in total	£50	£100
	Spectacles/Sunglasses Limit	Up to £300 in total	Up to £150 in total	£50	£50
Delayed Baggage (excess of 12 hours)	Up to £75 in total Nil	Up to £75 in total Nil	Nil	Nil	
F	Personal Money (Cash limit carried on any one insured person limited to £100)	Up to £500 in total	Nil	£50	Nil
	Passport, Tickets & Documents	Up to £500 in total	Nil	£50	Nil
H	Personal Liability	Up to £2,000,000 in total	Nil	£250	Nil
	Rented Accommodation Limit	Up to £10,000 in total	Nil		
I	Legal Expenses	Up to £10,000 in total	Nil	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 14 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 14 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: 0345 040 0463

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

Roger Rich & Co

2a Marston House, Cromwell Park, Chipping Norton, Oxfordshire. OX7 5SR.

T: 0345 040 0464

F: 01608 641176

E: claims@rogerrich.co.uk

W: www.rogerrich.co.uk

Please Quote: COE Connections Scheme Code: A01187

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: info@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

Insured persons do not need to contact the ASUA Customer Helpline in respect of any **pre-existing medical conditions** that an **insured person** has that are included in this list and if the words in brackets apply to the **insured person** and the condition has remained controlled on medication prescribed by a **medical practitioner** and has not required any specialist medical referral or hospital admission as an in-patient or out-patient in the 12 months prior to the start date of this insurance.

Acne	Deafness
ADHD - Attention Deficit Hyperactivity Disorder	Diabetes (providing there have been no complications such as impaired kidney function, heart disease, peripheral vascular disease, leg or foot ulcers, retinal damage, nerve damage, leg or foot amputation, liver damage)
Any disabilities impairing mobility, vision or mental health carer providing an insured person is accompanied by an appropriate for when any assistance is required.	Dry Eye Syndrome
Arthritis - Juvenile, Osteoarthritis, Rheumatoid or Psoriatic Arthritis, Reiter's Syndrome, Rheumatism. (There must have been no hospital admissions within the last 12 months. The arthritis must not affect the back more than any other area of the body. The insured person must not be taking more than 2 medications. The insured person must not	Eczema
	Enlarged Prostate (benign only)
	Essential Tremor
	Folate Deficiency

require any mobility aids, other than a walking stick. There must have been no dislocations or any joint replacements. The insured person must not be awaiting surgery. The insured person must have no lung problems/respiratory disorders).	Fungal Nail Infection
	Gallbladder Removal (no complications)
	Gastric Reflux
	Glaucoma
	Goitre
Allergies (limited to Rhinitis, Chronic Sinusitis, Eczema, Food Intolerance & Hay Fever).	Gout
	Hay Fever
Asthma (providing it was diagnosed before age 50, and the insured person is taking/using no more than 2 medications/inhalers and has not been admitted to hospital in the last year)	Hiatus Hernia
	High Cholesterol
	Hormone Replacement Therapy - HRT
	Hypertension (High Blood Pressure)
Bells Palsy	Hypotension - Low Blood Pressure
Benign Positional Vertigo	(Must not be associated with any underlying condition)
Bladder Infection	Impetigo
Breast Cancer/Prostate Cancer (provided the insured person : – was diagnosed more than 12 months ago: has not had any chemotherapy or radiotherapy in the last 12 months and the cancer has not spread outside the breast or: – prostate at any time: – in the case of cancer of the prostate the insured person must have a PSA of 3.0 or less)	Insulin Resistance
	Macular Degeneration
	Meniere's Disease
	Migraine
	Osteoporosis - Osteopenia, Fragile Bones (There must have been no broken bones within the last 5 years)
	Pernicious Anaemia
Bunions	Raynaud Disease
Carpal Tunnel Syndrome	RSI (Repetitive Strain Injury/Tendinitis)
Cataracts	Sinusitis
Coeliac Disease	Tendonitis
Congenital Blindness	Tinnitus
Corneal Graft	Tonsillitis
Cystitis (provided no ongoing treatment)	Underactive or Overactive Thyroid

HEALTH CHANGES

If an **insured person's** health changes after the start date of this insurance and the date the **insured person's** travel tickets or confirmation of booking were issued, **you** or the **insured person** must contact the ASUA Customer Helpline (see details below) to make sure cover is not affected.

Changes to an **insured person's** health which **we** need to know about are:

- details of any new **medical conditions** an **insured person** has been diagnosed with; or
- changes in diagnosis of any existing **medical condition**; or
- changes in the treatment (including changes in medication) an **insured person** is receiving for any existing **medical condition**.

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 childbirth if **you** have travelled after the 26th week of pregnancy will not be insured by this policy. If after taking out this insurance **you** discover **you** are pregnant and will be travelling after the 26th week **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 Watford Insurance Company Europe Limited. Watford Insurance Company Europe Limited is a Gibraltar based insurance company with its registered office at; P O Box 1338, First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar.

HOW TO COMPLAIN

Your insurance policy contains the full complaints procedure. A copy of the full complaint's procedure is shown in the policy wording and is available from the agent who sold you this insurance or from ASUA Ltd.

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 Bspoke Accident and Health, a trading name of Bspoke Commercial Limited. Bspoke Commercial Limited are authorised and regulated by Financial Conduct Authority. Firm Reference No. 709456.

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 insurance is only available to persons who are currently legally resident in the **United Kingdom**, Gibraltar, Guernsey, Jersey, Falkland Islands or the Isle of Man and registered with a **medical practitioner** or entitled to free public healthcare under reciprocal arrangements currently in place in **your home area**.

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.

'Important Conditions Relating to Health'

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

SECTION E – PERSONAL POSSESSIONS

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).

HELPFUL TELEPHONE NUMBERS

Please state that your policy is issued via COE Connections and please quote Scheme Reference Number CAN-2021-700-1027 and your individual policy number which is shown on your Validation certificate when contacting one of the below:

If you need to contact the Health-Check line to declare a pre-existing medical condition, please contact:	ASUA Medical Screening Tel: +44 (0)203 327 0555 Email: info@asuagroup.co.uk
If you need 24 Hour Emergency medical Assistance abroad or need to curtail your trip, please contact:	Mayday Assistance Tel: 0345 040 0463 Email: operations@maydayassistance.com
If you need to contact or submit a claim, please contact: Please quote scheme reference number: A01187 – COE Connections	Roger Rich & Co Tel: 0345 040 0464 Fax: 01608 641176 Email: claims@rogerrich.co.uk
For General Policy Enquiries, please contact:	COE Connections International Tel: 07837 524 144 Email@ info@coeconnections.co.uk