



BUSA Gold Group Personal Injury Insurance Policy Summary

keyfacts

Group Policyholder **The xxxxxxxx for the time being of XYZ University**

Policy Number **51UK452594/000**

This policy summary is essential reading but does not contain the full terms and conditions of your Group Personal Injury Insurance Policy (the Policy) which can be found in the policy document. Cover is underwritten by ACE European Group Limited (ACE).

Scope

The Policy provides personal injury cover for accidents which occur at activities recognised by and under the auspices of the Group Policyholder, including travelling to and from the activity.

The cover is provided to any full-time or part-time student or other person who is affiliated to the Group Policyholder and whose inclusion has been agreed by them.

Duration

This insurance is valid from the **dd Month yyyy** until **dd Month yyyy** and each subsequent 12-month period for which ACE accepts renewal.

Significant Features & Benefits

- Accidental death: - £10,000
- Permanent Disability: a scale of benefits ranging from 100% for Loss of Limb and Sight - £50,000 Gold Scale - £75,000 Gold + 1 Unit Scale - £100,000 Gold Plus 2 Scale – reducing for less serious permanent injuries.
- Temporary Total Disablement: - £30 per week Gold Scale - £40 per week Gold Plus 1 Scale - £50 per week Gold Plus 2 Scale - for up to 104 weeks but excluding the first 7 days of disablement.
- Loss of Earnings: - £nil Gold Scale - £25 per week Gold Plus 1 Scale - £50 per week Gold Plus 2 Scale – for up to 26 weeks but excluding the first 7 days of disablement.
- Hospital Confinement: - £10 per day Gold Scale - £20 per day Gold Plus 1 Scale - £30 per day Gold Plus 2 Scale – for up to 90 days.
- Emergency Travel Expenses: - up to £100 Gold Scale – up to £125 Gold Plus 1 Scale – up to £150 Gold Plus 2 Scale. Minimum claim value: £25
- Dental Expenses: - up to £100 Gold Scale – up to £300 Gold Plus 1 Scale – up to £500 Gold Plus 2 Scale, excluding the first £25 of any claim.
- Supplementary Travel and Accommodation Expenses in the United Kingdom: - up to £1,000
- Examination Re-sit Expenses: - £nil Gold Scale – up to £2,500 Gold Plus 1 Scale and Gold Plus 2 Scale.

Significant Exclusions or Limitations

There are some situations for which you are not covered. These generally involve anything you already know about or that are caused by deliberate or illegal acts on your part. The most significant exclusions of this policy are set out here.

Claims due to the following causes will not be paid:

- sickness or disease (General Exclusion 2a)
- Post Traumatic Stress Disorder or any psychological or psychiatric condition (General Exclusion 2 b ii)
- Repetitive Stress (Strain) Injury or Syndrome or any gradually operating cause (General Exclusion 2 b i)
- engaging in: aviation as pilot or crew of a fixed wing rotary aircraft; canoeing, boating or sailing more than 4.5 miles from the coastline; underwater diving unless in accordance with BSAC or PADI regulations; activities undertaken in the pursuit of danger e.g. bungee jumping and fire-walking (General Exclusions 3 g)

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

Cancellation Rights

ACE may cancel the Group Policy or the insurance in respect of any one Insured Person by sending 30 days written notice to the Group Policyholder at their last known address.

Claims

Claims should be reported to The Claims Service Team, ACE European Group Limited, Ashdown House, 125 High Street, Crawley, West Sussex, RH10 1DQ Tel: 01293 725830, Fax: 01293 725845 within 60 days or as soon as possible after the date of the occurrence.

Complaints Procedures

If you are not satisfied with ACE's service, please contact the Customer Services Manager, ACE Service Centre, Ashdown House, 125 High Street, Crawley, West Sussex, RH10 1DQ, Tel: 01293 726060, Fax: 01293 726100 quoting policy details.

Financial Ombudsman Service

If you are not satisfied following receipt of ACE's final response, you may contact the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Tel: 0845 080 1800 Fax: 0207 964 1001. Email: enquiries@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: FSCS, 7th Floor, Lloyds Chambers, 1 Portsoken Street, London E1 8BN. Tel: 020 7892 7300 Web Site: www.fscs.org.uk.

ACE ASSISTANCE
(see Section 2 – Supplementary Travel and Accommodation Expenses in the United Kingdom)

Telephone: **020 7173 7798**

ACE Assistance is designed to provide you with assistance should you sustain injury during your journey.

ACE Assistance is operated by a team of multi-lingual coordinators at Europ Assistance in the UK, who can be contacted at any time of the day or night, 365 days of the year.

Europ Assistance will decide the most appropriate course of action to help you through an emergency.

To ensure that the ACE Assistance services operate smoothly when you need them most

- Telephone ACE Assistance using the number shown above.
- Quote your Policy Number and Name.
- Give the telephone number where you can be contacted.
- Give details of anyone you would like to be contacted - relative, friend, employer.

PLEASE REMEMBER

- Keep a separate record of the telephone number.
- Give details to a travelling friend, relative or colleague just in case you are unable to make the call yourself.
- Contact ACE Assistance before incurring any expenses.
- This service is only available in the United Kingdom and in connection with **Section 2 - Supplementary Travel and Accommodation Expenses in the United Kingdom** of this Policy.