

# Annual Holiday Travel Insurance Flexible Benefits Group Policy Schedule

CHUBB®

<b>Policy Number</b>	UKBFTC75161
<b>The Group Policyholder</b>	<b>Nottingham Trent University</b>
<b>Address</b>	<b>50 Shakespeare Street Nottingham NG1 4FQ</b>
	<p>a) i) From: 01/10/2019 (the <b>Commencement Date</b>)</p> <p>ii) To: 30/09/2020 (<b>both dates inclusive</b>)</p> <p>b) Any subsequent period for which <b>We</b> shall agree to accept a Renewal <b>Premium</b></p>
<b>Renewal Date</b>	The anniversary of the <b>Commencement Date</b> .
<b>Period of Cover</b>	Cover in respect of each <b>Insured Person</b> will commence on the <b>Commencement Date</b> or on the first day of the month after the date on which the <b>Insured Person</b> has requested cover and the <b>Group Policyholder</b> has agreed to pay <b>Premium</b> , if after the <b>Commencement Date</b> .
<b>Premium (inclusive of Insurance Premium Tax @ 20%)</b>	<b>Premiums</b> are calculated in accordance with rates agreed between <b>Us</b> and the <b>Group Policyholder</b> as specified in the Group Policy Schedule of Benefits. The <b>Premiums</b> are paid by the <b>Insured Person</b> to the <b>Group Policyholder</b> who forwards them to <b>Us</b> directly in monthly <b>Declarations</b> .
<b>Declarations</b>	<p>The <b>Group Policyholder</b> must forward monthly <b>Declarations</b> to <b>Us</b> confirming:</p> <p>a) the number of <b>Insured Persons</b> who have requested cover; and</p> <p>b) whether their <b>Partner</b> and/or <b>Children</b> (if any) are to be included; and</p> <p>c) the monthly <b>Premium</b> due to <b>Chubb</b> for each <b>Insured Person</b>.</p> <p><b>Declarations</b> and the total <b>Premium</b> due to <b>Us</b> must be sent to <b>Us</b> by the <b>Group Policyholder</b> prior to the end of the following month.</p>
<b>Eligibility</b>	To be covered under this Policy <b>You</b> and all other persons insured under this Policy must have your main residence in the <b>United Kingdom</b> and be in the <b>United Kingdom</b> when this Policy is taken out and be registered with a GP in the <b>United Kingdom</b> .
<b>Date of issue</b>	09 <sup>th</sup> July 2019

## Annual Holiday Travel Insurance Flexible Benefits Group Policy Schedule of Benefits

<b>Insured Person(s):</b>	A.	Any director or employee of the <b>Group Policyholder</b> aged under 70 who has chosen to participate in the <b>Group Policyholder's</b> flexible benefits programme.
	B.	Any <b>Partner</b> , aged under 70 of a Category A <b>Insured Person</b> for whom cover has been selected
	C.	<b>Children</b> of a Category A and/or Category B <b>Insured Person</b> for whom cover has been selected

**Excess:** £50.00 Per **Insured Person**, per Section where applicable.

## Monthly Premiums inclusive of Insurance Premium Tax @ 20%

<b>Insured Person(s) Geographical Limits (including Winter Sports)</b>	<b>Category A Only</b>	<b>Categories A &amp; C</b>	<b>Categories A &amp; B</b>	<b>Categories A, B &amp; C</b>
<b>Europe Only</b>	£3.45	£3.78	£4.81	£5.16
<b>Worldwide</b>	£7.74	£8.51	£10.83	£11.61

<b>Section</b>	<b>Benefit Description</b>	<b>Benefit Amounts / Limit of Liability (Up to a maximum of)</b>
1	Cancellation, Curtailment & Rearrangement	<ol style="list-style-type: none"> <li><b>Cancellation, Curtailment &amp; Rearrangement Costs</b> £5,000</li> <li>Catastrophe Cover £1,000</li> </ol>
2	Travel Delay	<ol style="list-style-type: none"> <li> <ol style="list-style-type: none"> <li>Delay – £40 for the first full 12 hours delay and £20 for each subsequent full 12 hours - up to a maximum of £400.</li> <li>Abandonment - £5,000</li> </ol> </li> <li>Additional pet care fees - £50 for each full 24-hour period of delay and up to a maximum of £500</li> </ol>
3	Missed Departure	£1,000
4	Personal Accident	<ol style="list-style-type: none"> <li><b>Loss of Sight or Loss of Limb</b> £50,000</li> <li><b>Permanent Total Disablement</b> £50,000*</li> <li><b>Accidental death</b> £25,000**</li> </ol> <p>* which stops the <b>Insured Person</b> from performing or giving attention to any gainful occupation for which they are fitted by education, training or experience.</p> <p>** limited to £10,000 if the <b>Insured Person</b> is under 18 years of age at the time of the <b>Bodily Injury</b>.</p>
5	Medical Expenses and Repatriation	Medical Expenses and Repatriation - £10,000,000 except for: <ol style="list-style-type: none"> <li>emergency dental treatment costs which are limited to £350</li> <li>cremation or burial charges or repatriation of remains which are limited to £5,000</li> </ol>
6	Hospital Benefit	£30 for each full 24 hours the <b>Insured Person</b> spends in Hospital up to a maximum of £1,500. (Doubled if hospitalisation is caused by unprovoked malicious assault)
7	Personal Property	<ol style="list-style-type: none"> <li>Repair &amp; Replacement Costs - £2,000 <ul style="list-style-type: none"> <li>Single Article Limit £300</li> <li>Golf clubs, bags and accessories Limit £300</li> <li>Spectacles or prescription sunglasses Limit £300</li> <li>Duty free goods brought on the return leg of the Journey Limit £100</li> <li><b>Valuables</b> Limit £400</li> </ul> </li> <li>Delayed Baggage - £100 for the first full 12 hours delay and £100 for the next full 12 hours delay, up to a maximum of £200.</li> </ol>
8	Money	£500 (limited to £50 if the <b>Insured Person</b> is under 16 years of age)

9	Loss of Passport / Driving License Expenses	£250
10	Hijack	£50 for each full 24 hours the <b>Insured Person</b> is held hostage up to a maximum of £500
11	Personal Liability	Limit of Liability £2,000,000
12	Overseas Legal Expenses	£50,000
13	Winter Sports <b>Operative</b>	<ol style="list-style-type: none"> <li>1. Unused Ski Pack - Up to £75 for each 24hour period up to a total of £450</li> <li>2. Replacement Winter Sports Equipment hire - Up to £50 (to maximum of £500)</li> <li>3. Piste Closure (Lack of Snow) - £40 (to a maximum of £400)</li> <li>4. Avalanche - £500</li> </ol>

Chubb. Insured.<sup>SM</sup>

Chubb European Group SE (CEG) is an undertaking governed by the provisions of the French insurance code with registration number 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. CEG has fully paid share capital of €896,176,662.

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