

Flexible Benefits Annual Holiday Travel Insurance Group Policy Schedule



Policy Number	UKBFTC75161	
The Group Policyholder	Nottingham Trent University	
Address	50 Shakespeare Street Nottingham NG1 4FQ	
Period of Insurance	a) i) From: 5 October 2021 (the Start Date) ii) To: 4 November 2022 (both dates inclusive) b) Any later period for which We agree to accept a renewal premium.	
Renewal Date	The anniversary of the Start Date .	
Period of Cover	Cover for each Insured Person will begin on the Start Date or the date they are included in this insurance through the Insurance Arrangement with the Group Policyholder , if after the Start Date .	
Cover Applicable	Geographical Limits	Europe & Worldwide
	Children travelling unaccompanied	Not Insured
	Section 13 - Winter Sports	Included
Premium (inclusive of Insurance Premium Tax at the applicable rate)	Premiums are calculated in accordance with rates agreed between Us and the Group Policyholder – the monthly premiums are as stated in this Group Policy Schedule . The premiums are paid by the Policyholder to the Group Policyholder who forwards them to Us directly in monthly Declarations .	
Declarations	The Group Policyholder must forward monthly Declarations to Us confirming: <ol style="list-style-type: none"> the number of Policyholders who have requested cover; and whether their Partner and/or Children (if any) are to be included; and the monthly premium due to Chubb for each Insured Person. Declarations and the total premium due to Us must be sent to Us by the Group Policyholder prior to the end of the following month.	
Applicable Policy Wording	Travel Flex Policy Wording TPR SP FINAL 022021	
Date of issue	29 July 2021	

Insured Persons

Category A:

Any director or employee of the **Group Policyholder** who has chosen to be included in this Policy and for whom the **Group Policyholder** has agreed to pay the required premium.

Maximum Age Limit: 70 years.

Category B:

The **Partner** of an **Insured Person** described in Category A.

Maximum Age Limit: 70 years.

Category C:

Any **Child** of an **Insured Person** described in Category A and/or Category B.

Maximum Age Limit: 18 years or 23 years if still in **Full-Time Education**.

Journeys covered

This Policy covers all **Journeys** within the **Geographical Limits** during the **Period of Insurance** provided they meet the following conditions:

- No individual **Journey** shall continue for more than 60 consecutive days
- No more than 30 days in total per **Insured Person** are spent on **Journeys** involving **Winter Sports** (if insured) in any one **Period of Insurance**
- No more than 90 days in total per **Insured Person** are spent on **Journeys** in any **Period of Insurance**

Each **Journey** in the **United Kingdom** or Isle of Man includes at least two nights spent in accommodation that is booked before the **Journey** begins.

Monthly Premiums inclusive of Insurance Premium Tax at the applicable rate				
Geographical Limits	Insured Person(s)			
	Category A Only (director/employee)	Categories A & B (director/employee & Partner)	Categories A & C (Director/employee & Children)	Categories A, B & C (director/employee & Family)
Europe Only (including Winter Sports)	£3.76	£5.24	£4.12	£5.62
Worldwide (including Winter Sports)	£8.44	£11.80	£9.28	£12.65

Section	Benefit Description	Benefit Amount / Limit of Liability	Excess per person
1. Disruption	1. Cancellation, Curtailment & Rearrangement Costs	up to £5,000	£50.00
	2. Catastrophe Cover	up to £1,000	nil
	£5,000		
2. Travel Delay	1. a) Delay		
	payable after a first full 12 hours delay	£40	nil
	payable for each subsequent full 12 hour delay	£20	nil
	maximum amount payable	£400	
	b) Abandonment		
payable after more than 24 hours delay	up to £5,000	£50.00	
2. Additional Petcare Fees			
payable after each full 12 hour delay	up to £50	nil	
maximum amount payable	£500		
3. Missed Departure	1. Missed departure	up to £1,000	£50.00
4. Serious Injury	A. Loss of Limb	£50,000	
	B. Loss of Sight in Both Eyes	£50,000	
	C. Loss of Sight in One Eye	£50,000	
	£50,000	£50,000	nil
	D. Permanent Total Disablement	£25,000	
	E. Accidental death*		
£50,000*			
	* Limited to £10,000 if the Insured Person is under 18 years of age at the time of the Bodily Injury.		
5. Medical & Other Expenses	1. a) Medical Expenses and Emergency Repatriation Expenses*	Up to £10,000,000	£50.00
	b) Additional travel and hotel expenses	Unlimited	£50.00
	2. Repatriation of Mortal Remains	up to £10,000	£50.00
	* Dental expenses limited to £350 (see Specific Definitions for Section 5 for details)		
6. Hospital Stay Abroad	1. Hospital In-Patient Abroad	£30 per day	nil
	maximum amount payable	£1,500	
7. Personal Belongings	1. Personal Belongings	up to £2,000	£50.00
	2. Personal Belongings Delay		nil
	payable after a first full 12 hours delay	up to £100	
	payable for the next full 12 hour delay	up to £100	
	maximum amount payable	£200	
	£300		
	Maximum amounts payable under Item 1. Personal Belongings per Insured Person		

(see Specific Exclusions for Section 7 for details)

A single article, pair or set, or part of a pair or set	£300*
All Valuables – (see Specific Definitions for Section 7 for details)	£400**
Golf clubs, bags and accessories	£300
Spectacles and prescription sunglasses	£300
Duty free goods	£100

* Reduced to **£100** if no receipt is provided ** £300 maximum any one item

8. Money	1. Loss of Money	up to £1,000	£50.00
	Limited to £50 if the Insured Person is under 16 years of age		
	Limited to £500 in coins and/or bank notes		
9. Loss of Travel Documents	1. Loss of passport or driving licence expenses	up to £250	nil
10. Hijack	1. Hijack payable each full 12 hours being held hostage in a hijack maximum amount payable	£50 £500	nil
11. Personal Liability	1. Personal Liability	up to £2,000,000	nil
12. Overseas Legal Expenses	1. Overseas Legal Expenses	up to £50,000	nil
13. Winter Sports	1. Unused Ski Pack payable each full 24 hours of being unable to use ski pack due to accident or illness maximum amount payable	up to £75 £450	
	2. Replacement Winter Sports Equipment Hire payable each full 24 hours of needing to hire replacement equipment maximum amount payable	up to £50 £500	nil
	3. Piste Closure payable each full 24 hours of piste closure due to lack of snow maximum amount payable	up to £40 £400	
	4. Avalanche Payable after more than 10 hours delay in arrival or departure due to avalanche	up to £500	

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