

ACE TRAVEL INSURANCE

# YOUR WORLDWIDE TRAVEL INSURANCE POLICY

KENT POLICE FEDERATION

Policy Number: UKBOTC47187  
1st April 2017 - 31st March 2018



insured.™

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## INTRODUCTION

Arranged on behalf of the Kent Police Federation, this policy provides cover for the scheme member, his/her spouse or cohabiting partner and their dependent children/grandchildren living with them and in full time education under the age of 23.

The annual multi-trip policy provides worldwide cover for trips of up to 31 days duration and allows those insured under the policy to travel either together or separately. The Journey shall start from the time of leaving home address and continue until arrival back at home address. Where a Journey is for a duration of longer than 31 days, to a maximum of 183 days (unless the appropriate additional Premium has been paid) no cover will be applicable for any part of the trip. Trips within the United Kingdom are included provided they involve at least one nights' pre-booked and paid for accommodation.

Please take time to read all sections of the policy to make sure that you understand the terms, conditions and exclusions before you travel. If you have any further questions about the cover please contact George Burrows on 01403 327719, by email: [info@georgeburrows.com](mailto:info@georgeburrows.com) or write to:

George Burrows  
St Marks Court  
North Street  
Horsham  
West Sussex  
RH12 1RZ

## POLICY SCHEDULE

<b>Policy Number :</b>	UKBOTC47187
<b>Intermediary :</b>	George Burrows, St Marks Court, North Street, Horsham, West Sussex, RH12 1RZ Tel: 01403 327719 Fax: 01403 327778 Email: info@georgeburrows.com
<b>Insured :</b>	Kent Police Federation Joint Branch Board Group Insurance Scheme as agents for each individual Beneficiary each for his or her own rights and interests or of their legal representatives.
<b>Address :</b>	Federation Office Sutton Road Maidstone Kent ME15 9BZ
<b>Business :</b>	Police Federation
<b>Period of Insurance :</b>	a. From: 1st April 2017 To: 31st March 2018 (both dates inclusive) b. And any subsequent period for which ACE agrees to accept cover
<b>Renewal Date :</b>	1st April 2018 and annually thereafter
<b>Premium Inclusive of Insurance Premium Tax @ 20% :</b>	<b>Premiums</b> are calculated in accordance with rates agreed between ACE and the <b>Insured</b> and included as part of the premium for the Insurance Scheme paid by the <b>Insured Person</b> to the <b>Insured</b> .
<b>Declarations :</b>	The <b>Insured</b> forwards monthly Declarations to the Intermediary confirming: a. the number of <b>Members</b> who have requested cover; and b. the <b>Premium</b> due to ACE from each <b>Member</b> .  The Intermediary forwards declarations detailing the number of <b>Members</b> to ACE within 30 days of the end of each proceeding month.
<b>Date of Issue :</b>	1st April 2017

# SCHEDULE OF BENEFITS

## Insured Person:

Any **Member**, **Partner**, **Children** and Dependant **Grandchildren**.

## Please note:

**Members** are covered up to the age of 70 years. **Partners** of eligible **Members** are covered up to the age of 85 years. **Children** and Dependant **Grandchildren** are covered up to the age of 18 years, or 23 years if in **Full-time Education**. Please refer to General Definitions 6 and 12 and General Exclusion 1a for full details.

## Operative Time

Whilst undertaking a **Journey** commencing during the **Period of Insurance**, and whilst **Premium** is being deducted from the **Member's** salary/pension or has been paid annually.

Benefit Description	BENEFIT AMOUNT / LIMIT OF LIABILITY per Person per Journey		Excess per person per claim
	Within the United Kingdom	Outside the United Kingdom	
<b>Medical</b>			
Medical Expenses	Not Insured	Up to £5,000,000	£40
Supplementary Travel and Accommodation Expenses	Not Insured	Up to £15,000	£40
Emergency Repatriation Expenses	Not Insured	Unlimited	Nil
Hospital Benefit	Not Insured	£20 for each 24 hours up to a max of £500	Nil
Hospital Benefit as a result of being mugged	Not Insured	£50 for each 24 hours up to a max of £250	Nil
<b>Personal Belongings</b>			
Personal Belongings (Single article limit £300)	Up to £1,500	Up to £1,500	£40
Personal Belongings Delay	Up to £100	Up to £100	Nil
<b>Money</b>			
Money (Cash Limit £250 per adult or £50 per child)	Up to £500	Up to £500	£40
Credit Card Misuse	Up to £1,000	Up to £1,000	£40
Valuables	Up to £300	Up to £300	Nil
Emergency Passport Replacement	Not Insured	Up to £250	Nil
<b>Disruption</b>			
Cancellation	Up to £5,000	Up to £5,000	£40
Curtailment or Alteration to Itinerary	Up to £5,000	Up to £5,000	£40
Late Arrival	£100	£100	Nil
Abandonment	Up to £5,000	Up to £5,000	£40
Missed Departure	Not Insured	Up to £800	Nil
Catastrophe	Up to £500	Up to £500	Nil
Withdrawal of Services	Up to £600	Up to £600	Nil
<b>Personal Injury</b>			
Death	£20,000*#	£20,000*#	Nil
Loss of Limb(s)	£20,000#	£20,000#	Nil
Loss of Sight	£20,000#	£20,000#	Nil
Permanent Total Disablement	£20,000	£20,000	Nil
<b>Personal Liability</b>			
	Up to £2,000,000	Up to £2,000,000	Nil
<b>Overseas Legal Expenses</b>			
	Not Insured	Up to £25,000	Nil
This section only applies to <b>Members</b> who are habitually resident in the <b>United Kingdom</b>			
<b>Winter Sports</b>			
Own Equipment	Up to £500	Up to £500	£40
Equipment Hire	Up to £150	Up to £150	Nil
Ski Pack	Up to £400	Up to £400	Nil
Piste Closure	Up to £500	Up to £500	Nil
Avalanche Closure	Up to £500	Up to £500	Nil

\*reduced to £5,000 in respect of **Children** under the age of 16 years at the date of sustaining **Bodily Injury**.

#Benefit reduced to £1,000 for **Insured Persons** over 65 years of age.

## HAZARDOUS ACTIVITIES

**Insured Persons** are not covered for claims caused by taking part in **Hazardous Activities**, engaging in aviation as a pilot or crew member of a fixed wing or rotary propelled aircraft or in **Air Sports** or doing any other dangerous activity.

### **Standard ACE Travel Insurance Cover includes the following:**

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**Abseiling** – professionally organised and supervised  
**Archery** – properly supervised  
**Camel riding** – not racing  
**Canoeing / rafting / white water rafting** – up to category 2  
**Catamaran sailing\*** – up to 12 miles from coast only and not racing  
**Clay-pigeon shooting** – organised event  
**Cycling** – as transport only  
**Deep-sea fishing / game fishing**  
**Dinghy sailing\*** – up to 12 miles from coast only and not racing  
**Dry slope skiing**  
**Fell walking** – no picks or ropes  
**Fishing**  
**Football** – not professional, semi-professional or major competition or tournament  
**Gliding** – not piloting & subject to flying with qualified pilot  
**Go-karting up to 120cc\***  
**Hiking / walking / trekking** – no ropes or equipment and on recognised routes  
**Horse riding** – excludes jumping, hunting and competition  
**Hot air ballooning** – licensed operation only, not piloting  
**Jet skiing\***  
**Marathon running** – not professional  
**Mountain biking**  
**Orienteering**  
**Paint balling / war games**  
**Paragliding / parasailing** – over water only when attached to a speedboat  
**Pony trekking**

**Quad Biking** – only if wearing a helmet and protective clothing and in a controlled environment and not participating in any race or competition, and the quad bike is not more than 125cc

**Scuba diving to 30 metres** – (increased to 40 metres if an **Insured Person** holds a recognised diving qualification which shows the **Insured Person** is competent to make the dive)

**Snorkelling**  
**Surfing**  
**Waterskiing**  
**Wind surfing**

### **Winter Sports Cover includes the following:**

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**Cross-country skiing**  
**Curling**  
**Downhill skiing**  
**Heli skiing\***  
**Ice skating**  
**Mogul skiing**  
**Monoskiing**  
**Skiing on-piste**  
**Skiing off-piste** – with a qualified instructor  
**Snowboarding on-piste**  
**Snowboarding off-piste** – with a qualified instructor  
**Snowmobiling\***  
**Tobogganing**

The policy may not cover **Insured Persons** going to do any activity that ACE may consider to be dangerous and that is not listed above, or if an **Insured Person** takes part in any competition. Please contact George Burrows on 01403 327719 to contact us to see if we can provide cover.

\*Under Section 6 – Personal Liability), an **Insured Person** will not be covered for liability caused directly or indirectly by owning or using any aircraft, hovercraft, watercraft or mechanically propelled vehicle.

# ACE ASSISTANCE

## Advice for travellers

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### Important Phone Numbers

Please make a note of the following phone numbers or add them to your mobile; you may need them in an emergency or if you need to make a claim.

### ACE Assistance

Medical Emergency and Referral Services and Personal Assistance Services

+44 (0)207 173 7798

### Claims

+44 (0)141 285 2999

### Helpful hints for your insurance

- Do take copies of your policy docs on your Journey
- Do report any loss of theft to the hotel or local police and get a report from them
- Do keep valuables safe (eg in a safety deposit box)
- Don't leave valuables lying around or in view of other people
- Do leave yourself enough time to get to the airport, park, and get through security
- Remember to allow time for delays in traffic or travel
- Do contact us if you have a change in health that may lead to you having to cancel or alter your Journey
- Do contact us for advice before incurring costs that you would seek to subsequently claim for under this policy.

### EHIC

If you are a European citizen and travelling to Europe, you should obtain a European Health Insurance Card (EHIC) and take it with you when you travel.

To access **ACE Assistance**, simply call:

+44 20 7173 7798

To help monitor and improve service standards, calls may be recorded.

You will be requested to provide your name; your organisation's name; the nature of the assistance needed and a contact number or address where you can be reached.

### 1. Pre -Travel Assistance

Planning a trip can be a journey in itself. That is why there is a pre-travel helpline on hand to provide support and assistance for travel enquiries ranging from visa queries to inoculations required.

### 2. Travel Assistance

If during a **Period of Insurance** the **Insured Person** requires medical or personal assistance or advice during a **Journey** they may call **ACE Assistance** in respect of:

#### a. Medical Assistance

##### i. 24 hour service

24 hours a day, 365 days a year multi-lingual service.

##### ii. Medical Expertise

On hand for advice, referral or treatment.

##### iii. Air Ambulance

Emergency repatriation including use of air ambulance or scheduled flights as necessary and appropriate.

##### iv. Local payment of hospital bills

No need for the **Insured Person** to use their own cash.

##### v. Drug replacement

Replacement of essential maintenance medication or drugs.

#### b. Non-medical Assistance

##### i. Replacing Lost or Stolen Documents

Help with replacement of lost or stolen passport, tickets, or other travel documents.

##### ii. Cancelling Credit Cards

Advice on cancellation of lost or stolen credit, debit or charge cards or travellers cheques.

##### iii. Emergency Cash

Advance of emergency funds following loss or theft of money overseas. (Temporary loan only – **Insured Person** will be required to provide proof of ability to repay.)

##### iv. Lost luggage location

Help with the tracking of lost luggage.

- v. **Business Documents and messages**  
Forwarding essential business documents and urgent messages. (Assistance only – no insurance cover).
- vi. **Legal advice**
- vii. **Interpreters**  
The provision of interpreters at business meetings or the translation of documents. (Assistance only – no insurance cover).

## **Additional Services**

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You may also choose to consider the following services which are totally independent of and are not part of this policy:

### **1. Foreign & Commonwealth Office**

#### **Travel Advice**

The Foreign & Commonwealth Office periodically issue guidelines about locations around the world and whether it is advisable to travel to, or within, such locations. It is strongly recommended that you consult the travel advice section of the Foreign & Commonwealth Office website ([www.fco.gov.uk](http://www.fco.gov.uk)) before allowing an **Insured Person** to travel.

### **2. European Health Insurance Card (EHIC)**

If you intend travelling to countries within the European Economic Area (all EU countries plus Iceland, Liechtenstein, and Norway) ACE advises you to obtain a European Health Insurance Card (EHIC) to take with you when you travel. A person can apply for an EHIC:

- a. by phone on 0845 606 2030
- b. by post using an EHIC form available from the Post Office
- c. on-line at [www.ehic.org.uk](http://www.ehic.org.uk)

## **Policy Eligibility**

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This Policy is only available to the **Insured Person** where their Country of Domicile is within the European Economic Area (EEA).



## INSURANCE AGREEMENT

The **Insured** (as specified in the Policy Schedule) and ACE agree that the **Insured** shall pay the premium as agreed. ACE will subject to the Terms, Conditions and Exclusions of this Policy provide the insurance in the manner and to the extent provided in this Policy. The Policy Schedule and this Policy document constitute the full terms and conditions of your insurance policy with ACE. The Insured acknowledges that ACE has offered this policy and calculated the premium using the information which the **Insured** has provided, and that any change to the responses provided by the **Insured** may result in a change in the terms and conditions of the policy and/or a change in the premium.

The **Insured** should check over these policy documents carefully to ensure they are correct and meet the **Insured's** requirements, and notify ACE immediately, if anything is incorrect, as this could affect policy cover in the event of a claim. The **Insured** should keep these documents in a safe place. The **Insured** must tell ACE if either their insurance needs or any of the information they have given ACE changes. A change in circumstances may affect policy cover, even if the **Insured** does not think a change is significant, and ACE may need to change this Policy. ACE will update the policy and issue a new Policy Schedule each time a change is agreed.



Andrew Kendrick  
President  
ACE European Group Limited.

## GENERAL DEFINITIONS

**The following General Definitions are applicable to the Policy as a whole:**

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1. **Accident, Accidental** shall mean a sudden, identifiable, violent, external event that happens by chance and which could not be expected; or unavoidable exposure to severe weather conditions.
2. **ACE Assistance** shall mean the travel assistance and emergency medical and repatriation services organised by ACE.
3. **Air Sports** shall mean any aerial pursuits or sports including, but not limited to bungee jumping (unless incidental to the main trip and no more than 3 jumps), hang-gliding, microlighting, parachuting, para-gliding and parascending/parasailing over land.
4. **Bodily Injury** shall mean an injury which is caused solely by **Accidental** means and which independently of illness or any other cause within 24 calendar months from the date of the **Accident** results directly in an **Insured Person's** death or disablement.
5. **Business Purposes** shall mean clerical activities and non-manual work connected to the **Insured**.
6. **Child/Children** shall mean persons who are the **Member's** and/or **Partner's Children**, stepchildren, legally adopted **Children** and **Children** for whom the **Member** or **Partner** is the **Parent** or **Legal Guardian**. To be covered by this Policy, the **Child/Children** must:
  - a. not be married
  - b. be dependent on the **Member** or **Partner**
  - c. normally reside with the **Member**; and
  - d. be under 18 years old; or under 23 years old if still in full-time education.
7. **Claim** shall mean a single loss or series of losses **Due To** one cause. Claims under more than one section of this Policy will be regarded as separate claims.
8. **Complications of Pregnancy** shall mean complications of pregnancy diagnosed by a **Qualified Medical Practitioner** or specialist in obstetrics.
9. **Country of Domicile** shall mean the country within the European Economic Area

- in which an **Insured Person** is habitually resident during the **Period of Insurance**.
10. **Due To** shall mean directly or indirectly caused by, arising from or in connection with.
  11. **Excess** shall mean the amount shown in the Schedule of Benefits which each **Insured Person** must pay in respect of each **Claim**. In respect of Claims received from the **Member** and/or the **Partner** and/or the **Children Due To** one cause the Excess shall be limited to £80 in total regardless of the number of Sections of this Policy to which the Claims relate.
  12. **Full time Education** shall mean a programme of learning provided by a recognised educational body which leads to a qualification by examination or assessment which is either:
    - a. full time study; or
    - b. a mixture of study and work experience as long as at least two thirds of the total time for the course is spent on study.
  13. **Grandchild/Grandchildren** shall mean persons who are the **Member's** and/or **Partner's Grandchildren**, step **Grandchildren**, or have been legally adopted by the **Member's** and/or **Partner's Child**, or for whom the **Member's** and/or **Partner's Child** is the **Parent or Legal Guardian**. To be covered by this Policy, the **Grandchild/Grandchildren** must:
    - a. not be married;
    - b. be dependent on the **Member** or **Partner**, or on the **Member's** or **Partner's Child**;
    - c. normally reside with the **Member**, or with the **Member's** or **Partner's Child**; and
    - d. be under 18 years old; or under 23 years old if still in full-time education.
  14. **Hazardous Activities** shall mean mountaineering requiring the use of ropes or guides or any specialist equipment, rock climbing, abseiling, ski or bob racing including practice and training for these events, mono skiing, ski jumping, ski boarding, ice hockey, the use of bobsleighs or skeletons, riding driving or sailing in any kind of organised race or doing any other dangerous activity that is not listed or have been agreed with by ACE prior to commencement of trip.
  15. **Hijack** shall mean unlawful seizure or conveyance in which an **Insured Person** is travelling as a passenger.
  16. **Hospital** shall mean an establishment which either:
    - exists primarily for the diagnosis, medical care and treatment of sick or injured people on an in-patient basis under the supervision of Qualified Medical Practitioner(s) one or more of whom is available for consultation at all times;
    - provides (where appropriate) facilities for major surgery within the confines of the establishment or in facilities controlled by the establishment;
    - provides full-time nursing service by and under the supervision of nursing staff.

**'Hospital'** shall not include a special unit in a hospital or a place existing primarily:

    - for the treatment of psychiatric disease or ub-normality;
    - for the care of the aged, drug addicts or alcoholics;
    - as a health hydro or nature cure clinic, a nursing or convalescent home, extended care facility, rest home or hospice.
  17. **Immediate Family** shall mean **Partner**, spouse, cohabiting partner, child, grandchild, brother, sister, parent, or grandparent and corresponding in-laws of a **Member**, or anyone noted as next of kin on any legal document, all of whom must be resident in the **United Kingdom** or **Country of Domicile**
  18. **Insured** shall mean the person, firm, company or organisation named as the **Insured** in the Policy Schedule.
  19. **Insured Person** shall mean the **Member**, his/her **Partner** and their **Child/Children**
  20. **Journey** shall mean any trip devoted entirely to pleasure, rest or relaxation or **Business Purposes** undertaken by an **Insured Person**:
    - a. outside the **United Kingdom** and their **Country of Domicile**; or
    - b. within the **United Kingdom** and their **Country of Domicile** if their accommodation is pre-booked and the trip is for one night or more or
    - c. within the **United Kingdom** and their **Country of Domicile** which includes a flight as a fare-paying passenger on a fixed wing aircraft which is provided by a

licensed airline or air charter company, which has a duration of no longer than 31 days (unless a trip of longer duration has been advised to and accepted by George Burrows, the appropriate additional **Premium** has been paid and an appropriate endorsement has been issued prior to the commencement date of the trip) and which is booked or commences during the **Period of Insurance**.

The Journey shall start from the time of leaving home address and continue until arrival back at home address. Where a **Journey** is for a duration of longer than 31 days, to a maximum of 183 days (unless the appropriate additional **Premium** has been paid) no cover will be applicable for any part of the trip.

21. **Kidnap** shall mean the illegal abduction and holding hostage of an **Insured Person** for the purpose of demanding payment of money or the performance of some other action as a condition of release.
22. **Member** shall mean a person under the age of 70 years whose application for membership of the **Insured's** insurance scheme has been accepted by the **Insured**, whose fees and/or subscriptions are not in arrears and who has paid the **Premium** for this insurance.
23. **Natural Disaster** shall mean hurricane, tornado, storm, high water, wind, driven water, tsunami, earthquake, volcanic eruption, landslide, snowstorm or natural fire.
24. **Parent or Legal Guardian** shall mean a person with parental responsibility, or a legal guardian, both being in accordance with the Children Act 1989 and any statutory amendment modification or re-enactment of it.
25. **Partner** shall mean a person under the age of 85 years who is:
  - a. a **Member's** spouse; or
  - b. a **Member's** civil partner, registered pursuant to the Civil Partnership Act; or
  - c. someone of either sex with whom a **Member** has been living for at least three months as though they were their spouse or civil partner.
26. **Period of Insurance** shall mean the period between and inclusive of the dates shown From: and To: on the Policy Schedule

commencing at 00.00 hours on the earlier date shown and expiring at midnight on the later date shown. Dates refer to Local Standard Time at the address of the **Insured** as shown in the Policy Schedule.

27. **Premium** shall mean the amount shown on the Policy Schedule in respect of the specified **Period of Insurance** or any amount which subsequently becomes due as a result of alteration, adjustment or renewal of the Policy.
28. **Qualified Medical Practitioner** shall mean a doctor or specialist who is registered or licensed to practise medicine under the laws of the country in which they practise other than:
  - a. an **Insured Person**
  - b. a relative of an **Insured Person**.
29. **Specific Conditions Specific Exclusions and Specific Definitions** shall mean those conditions, exclusions and definitions more particularly stated in the sections to which they specifically apply.
31. **United Kingdom** for the purposes of this Policy shall mean England, Scotland, Wales and Northern Ireland (excluding Channel Islands and the Isle of Man).
32. **War** shall mean armed conflict between nations, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
33. **£** shall mean **United Kingdom** pounds sterling.

PLEASE NOTE that **Specific Definitions** relevant to the individual sections of this Policy are located and contained in the appropriate section.

## SPECIFIC COVERS

### Medical

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#### Medical Expenses

If during a **Period of Insurance** an **Insured Person** becomes ill, has **Complications of Pregnancy**, sustains **Bodily Injury** or emergency dental treatment (for pain relief and which is limited to a maximum of £250) during a **Journey** outside the **United Kingdom** or **Country of Domicile** ACE will pay an **Insured Person** in respect of **Medical Expenses** up to the amount shown in the Schedule of Benefits for any one **Journey**.

In addition, where a **Claim** for **Medical Expenses** has been accepted under the Policy, ACE will pay an **Insured Person** in respect of reasonable costs necessarily incurred during the **Journey** for landline telephone calls, up to a maximum of £20 for any one **Journey**.

**Specific Definition** applicable to this sub-section:

**Medical Expenses** shall mean all reasonable costs necessarily incurred outside the **United Kingdom** or **Country of Domicile** for **Hospital**, nursing home, ambulance, surgical or other diagnostic or remedial treatment given or prescribed by a **Qualified Medical Practitioner**. Medical Expenses shall not include additional charges which would not have been payable if the treated person did not have insurance

#### Supplementary Travel and Accommodation Expenses

If during a **Period of Insurance** an **Insured Person** becomes ill, has **Complications of Pregnancy** or sustains **Bodily Injury** during a **Journey** outside the **United Kingdom** or **Country of Domicile** ACE will pay an **Insured Person** in respect of **Supplementary Travel and Accommodation Expenses** up to the amount shown in the Schedule of Benefits for any one **Journey**.

**Specific Definitions** applicable to this sub-section:

**Supplementary Travel and Accommodation Expenses** shall mean reasonable additional costs necessarily incurred and approved by **ACE Assistance**:

1. for Travel and **Accommodation** expenses of an **Insured Person** incurred in returning to the **United Kingdom** or **Country of Domicile**.
2. for Travel and **Accommodation** of up to 2 relatives or friends of an **Insured Person** who on medical advice from a **Qualified Medical Practitioner** are advised to travel to or remain with an **Insured Person**.
3. a. for funeral expenses incurred in the burial or cremation of an **Insured Person** outside the **United Kingdom** or **Country of Domicile**.  
b. in transporting an **Insured Person's** body or ashes for burial in the United Kingdom or **Country of Domicile** (excluding funeral and interment costs).  
c. in transporting an **Insured Person's Personal Belongings** (as defined in the **Personal Belongings** section) back to the **United Kingdom** or **Country of Domicile**.

**Accommodation** shall mean accommodation of a standard up to but not exceeding that in which an **Insured Person** was or would have been staying during the course of the **Journey**.

#### Emergency Repatriation Expenses

If during a **Period of Insurance** an **Insured Person** becomes ill, has **Complications of Pregnancy** or sustains **Bodily Injury** during a **Journey** outside the **United Kingdom** or **Country of Domicile** ACE will pay an **Insured Person** in respect of **Emergency Repatriation Expenses** the amount shown in the Schedule of Benefits for any one **Journey**.

**Emergency Repatriation Expenses** shall mean all reasonable costs necessarily incurred in repatriating an **Insured Person** to the most suitable **Hospital** or to an **Insured Person's** home address in the **United Kingdom** or **Country of Domicile** provided that such repatriation is medically necessary and organised by **ACE Assistance**.

**Specific Conditions** applicable to **ACE Assistance**:

1. **ACE Assistance** must be informed immediately or as soon as reasonably possible of any emergency that may potentially give rise to a **Claim**.
2. The **Insured** or an **Insured Person** must

not make or attempt to make arrangements without the involvement and/or agreement of **ACE Assistance**.

3. Any repatriation will be organised by **ACE Assistance** by the most appropriate method including, if necessary, the use of air services and arrangements for qualified medical staff to accompany an **Insured Person** if required.
4. Full reimbursement to ACE will be made by an **Insured Person** for all costs incurred in the event of repatriation services being provided by **ACE Assistance** in good faith to any person not insured under this Policy.

### **Hospital Benefit**

If during a **Period of Insurance** an **Insured Person** becomes ill, has **Complications of Pregnancy** or sustains **Bodily Injury** during a **Journey** outside the **United Kingdom** or **Country of Domicile** and is admitted to **Hospital** as an In-patient for a continuous period of 24 hours or more on the advice of and under the constant supervision of a qualified medical practitioner. ACE will pay up to the amounts shown in the Schedule of Benefits for any one **Journey**.

In addition, if admission to **Hospital** is as a result of **Bodily Injury** caused by an **Insured Person** being mugged, ACE will pay the amount shown in the Schedule of Benefits under Hospital Benefit as a result of being mugged.

**Specific Condition** applicable to the Medical section concerning cover for **Complications of Pregnancy**:

If the **Insured Person** is travelling between the 28th – 35th (inclusive) weeks of pregnancy they must provide a medical certificate issued by a **Qualified General Practitioner** or midwife confirming the number of weeks of pregnancy and that they are fit to travel on the **Journey**. The certificate must be dated no earlier than 5 days before the outbound travel date.

**Specific Exclusions** applicable to the Medical section:

ACE shall not be liable for:

1. any expenses incurred where a **Journey** is undertaken against the advice of a **Qualified Medical Practitioner** or where

a terminal complaint (regardless of duration of life expectancy) has been diagnosed or where the purpose of the **Journey** is to receive medical treatment or advice.

2. any expenses which are recovered from any other insurance policy or national insurance programme which is applicable to an **Insured Person**.
3. any expenses incurred after 12 months from the time of the incurring of the first expense.
4. dental or optical expenses other than those incurred in providing the minimum treatment necessary to relieve pain and discomfort for the duration of the **Journey**.
5. any expenses incurred as the result of treatment to a **Child** under the age of 6 months who has been born outside the **United Kingdom** or **Country of Domicile** during a **Journey**.
6. treatment which in any way arises from or is attributable to any Human Immunodeficiency Virus infection or related syndrome.
7. the **Excess** shown in the Schedule of Benefits. If the cost of medical treatment is reduced by the use of Form E111 or European Health Insurance Card this Exclusion will not apply.
8. any expenses incurred for:
  - a. mobile telephone calls, or
  - b. for landline telephone calls:
    - i. where a **Claim for Medical Expenses** has not been accepted under the Policy, or
    - ii. for which an **Insured Person** cannot provide a fully itemised bill.
9. any expenses for food or drink.

### **Personal Belongings**

#### **Personal Belongings**

If during a **Period of Insurance** an **Insured Person** sustains loss of or damage to **Personal Belongings** during a **Journey** ACE will pay an **Insured Person** in respect of such loss or damage up to the amount shown in the Schedule of Benefits for any one **Journey**.

**Specific Definitions** applicable to this sub-section:

**Personal Belongings** shall mean each of an **Insured Person's** suitcases, trunks and containers of a similar nature and their

contents taken or acquired on a **Journey** and articles designed to be worn or carried by an **Insured Person**, including **Valuables**. All items of **Personal Belongings** must be owned by or be the legal responsibility of an **Insured Person** and be for an **Insured Person's** own use or wear.

**Valuables** shall mean cameras and other photographic equipment, telescopes and binoculars, Audio/Video equipment (including radios, cassette/compact disc players, iPods, mp3 and mp4 players, camcorders, DVD, video, televisions, and other similar audio and video equipment), satellite navigation equipment, computers and computer equipment (including PDAs, personal organisers, laptops, iPads, notebooks, netbooks and the like), computer games equipment (including consoles, games and peripherals), jewellery, watches, furs, precious and semi-precious stones and articles of gold, silver or other precious metals.

#### **Personal Belongings Delay**

If during a **Period of Insurance** all or part of an **Insured Person's Personal Belongings** are lost or temporarily mislaid or delayed by an airline or other carrier for more than 12 hours during the outward part of a **Journey ACE** shall reimburse up to £100 for the purchase of essential items of replacement clothing or toilet requisites.

#### **Specific Exclusions** applicable to the **Personal Belongings** section:

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ACE shall not be liable for:

1. more than £300 in total for any one article, pair or set in respect of **Personal Belongings**.
2. more than £300 in total for **Valuables** or sports equipment
3. more than £75 in total in respect of sunglasses.
4. vehicles, motorcycles and bicycles or their accessories, caravans, trailers, tents, and other camping equipment, boats, sailing boards and other water borne craft.
5. loss, theft or damage whilst **Personal Belongings** are left unattended, when an **Insured Person** is not in full view of and not in a position to prevent unauthorised interference with the property, unless
  - a. in a locked hotel room, apartment, holiday residence; or

- b. kept out of sight or in a locked boot or concealed luggage compartment or under the purpose built luggage cover of an estate or hatchback car and such loss is evidenced by forcible and violent entry.
6. loss, theft or corruption of or damage to software, information or data contained in any computer, tapes or recording equipment or any cost incurred in repairing or replacing such information, software data computers, tapes or recording equipment.
7. loss, theft or damage **Due To**:
  - a. moth, vermin, wear and tear, atmospheric or climatic conditions or gradual deterioration.
  - b. inherent mechanical or electrical failure, breakdown or derangement.
  - c. any process of cleaning, restoring, repairing or alteration.
8. more than a reasonable proportion of the total value of a pair or set where the lost, stolen or damaged article is part of a pair or set.
9. loss or theft not reported to the police within 24 hours or as soon as reasonably possible of the discovery and a report obtained.
10. loss, theft or damage to **Valuables** occurring whilst in the custody of an airline or other transport carrier.
11. loss, theft or damage occurring in the custody of an airline or other transport carrier unless reported immediately upon discovery and in the case of an airline a Property Irregularity Report obtained.
12. loss due to confiscation or detention by customs or any other authority.
13. any items of household furniture, appliances, equipment or mobile telephones or their accessories, including credit balances and the like.
14. any items of business equipment.
15. loss, theft of or damage to sports equipment whilst it is in use.
16. the **Excess** shown in the Schedule of Benefits.

#### **Specific Conditions** applicable to the **Personal Belongings** section:

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1. An **Insured Person** shall take all reasonable precautions for the safety of **Personal Belongings**.
2. On the happening of any loss or damage

ACE shall be entitled:

- a. to take and keep possession of any article and to deal with salvage in a reasonable manner.
  - b. at its own option to repair or replace any article for which it is liable.
3. In the event of total loss or destruction of any article:
- a. of **Personal Belongings** purchased/acquired less than two years prior to the date of loss the basis of settlement shall be the cost of replacing the article as new provided that the replacement article is substantially the same but not better than the original article when new.
  - b. of **Personal Belongings** purchased/acquired two years or more prior to the date of loss or any article the age of which cannot be proven by an **Insured Person** the basis of settlement shall be the cost of the original article when new less a consideration for wear tear and depreciation. (This does not apply to precious metals/stones, jewellery or watches.)
4. Any amounts paid under **Personal Belongings** Delay will be deducted from any subsequent amounts payable under **Personal Belongings** in respect of the same loss.
5. In the event of loss or damage to **Personal Belongings** in the care, custody or control of a transport carrier an **Insured Person** shall first endeavour to obtain appropriate compensation from such transport carrier at the time of loss or damage.

## **Money**

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### **Money**

If during a **Period of Insurance** an **Insured Person** sustains loss of or damage to **Money** during a **Journey** or the 72 hours immediately prior to commencement or subsequent to completion of the **Journey** ACE will pay an **Insured Person** in respect of such loss up to the amount shown in the Schedule of Benefits for any one **Journey**.

**Specific Definition** applicable to this section:

**Money** shall mean coins, bank notes, postal or money orders, signed travellers cheques and

other cheques, letters of credit, travel tickets, petrol coupons or other prepaid coupons and passes including ski passes which belong to or are in the custody and control of an **Insured Person** and are intended for travel, meals, accommodation and personal expenditure only.

There is a limit of £250 for each adult and £50 for each **Child** under 16 for loss or theft of cash.

### **Credit Card Misuse**

If during the **Period of Insurance** the **Insured Person's** own personal credit/debit/charge/cheque guarantee card is lost or stolen during a **Journey**, ACE will reimburse the **Insured Person** for the amount of any unauthorised transactions arising from the use of their lost or stolen card which the **Insured Person's** card issuer holds them liable to pay.

We will not pay:

1. more than £1,000 for any one **Insured Person** during any one **Period of Insurance**.
2. more than £100 per card in respect of balances stored on lost or stolen pre-paid cards.
3. any amount relating to balances stored on lost or stolen pre-pad cards if the **Insured Person** is unable to provide evidence of the value of their loss.
4. any **Claim** relating to a corporate/employer credit/debit/charge/cheque guarantee card.

Provided that an **Insured Person** has fully complied with all terms and conditions under which such card has been issued.

### **Emergency Passport Replacement**

If during a **Period of Insurance** an **Insured Person** sustains loss of or damage to their passport during a **Journey** outside the **United Kingdom** and **Country of Domicile** ACE will pay an **Insured Person** in respect of fees charged by the appropriate Consular, Visa and/or Passport Office and any additional travel or accommodation expenses in obtaining any official temporary travel documents or replacement passport and/or visa whilst outside the **United Kingdom** or **Country of Domicile** up to the amount shown in the Schedule of Benefits for any one **Journey**.



**Specific Exclusions** applicable to the **Money** section:

ACE shall not be liable for:

1. loss not reported to the police and/or appropriate authorities within 48 hours of discovery or earlier if required by the Credit Card issuer.
2. loss due to confiscation or detention by customs or any other authority.
3. loss due to devaluation of currency or shortages due to errors or omission during monetary transactions.
4. more than £250 in respect of coins and/or bank notes.
5. promotional vouchers or awards or any goods or services obtained through the conversion of such vouchers or awards.
6. loss where at the time of the loss the **Money** is left unattended, unless such **Money** is left in locked accommodation, safe or locked safety deposit compartment and the loss is evidenced by forcible and violent entry.
7. the **Excess** shown in the Schedule of Benefits.

**Specific Conditions** applicable to the **Money** section:

An **Insured Person** shall take all reasonable precautions for the safety of their **Money** and any **Money** held in their custody or control for which they are responsible.

**Disruption**

**Cancellation**

If during a **Period of Insurance** an **Insured Person** is forced to cancel any part of a planned **Journey** prior to the commencement of that **Journey** as the direct and necessary result of any cause outside the control of the **Insured Person**, ACE will pay the **Insured Person** in respect of **Cancellation Expenses** up to the amount shown in the Schedule of Benefits for any one **Journey**.

**Specific Definition** applicable to this section:

**Cancellation Expenses** shall mean loss of deposits, or charges for advance payments for travel or accommodation or other charges which have not been and will not be used, but which become forfeit or payable under contract.

**Curtailment or Alteration to Itinerary**

If during a **Period of Insurance** an **Insured Person** is forced to curtail or alter the itinerary to a planned **Journey** during the course of that **Journey** ACE will pay an **Insured Person** in respect of **Curtailment or Alteration to Itinerary Expenses** incurred up to the amount shown in the Schedule of Benefits for any one **Journey** provided that **Curtailment or Alteration to Itinerary** is **Due To**:

1. an **Insured Person** becoming ill, having **Complications of Pregnancy** or sustaining **Bodily Injury**;
2. the death, **Bodily Injury**, illness or **Complications of Pregnancy** of a member of an **Insured Person's Immediate Family** or any person with whom an **Insured Person** is travelling or is intending to travel;
3. the compulsory quarantine on the order of a treating Qualified Medical Practitioner of an **Insured Person** or any person an **Insured Person's** travelling with or intending to travel with provided that such **Curtailment or Alteration to Itinerary** is confirmed as medically necessary by the treating **Qualified Medical Practitioner**;
4. jury service, subpoena or witness call (provided all necessary checks have been made prior to booking the **Journey**), subpoena or **Hijack** of an **Insured Person** or any person with whom an **Insured Person** is travelling or is intending to travel;
5. cancellation or curtailment of scheduled public transport services consequent upon adverse weather conditions, **Natural Disaster** (subject to **Specific Conditions** 2 and 3), strike, riot or civil commotion;
6. an **Insured Person** necessarily having to return to the **United Kingdom** or **Country of Domicile** as a result of the death, **Bodily Injury**, illness or **Complications of Pregnancy** of any other **Insured Person** with whom the **Journey** is made;
7. an **Insured Person's** home becoming uninhabitable following fire, storm, flood, theft, subsidence or other serious damage;
8. an **Insured Person's** presence being required by the police following burglary or attempt thereof at an **Insured Person's** place of residence.



**Specific Definition** applicable to this section:

**Curtailment or Alteration to Itinerary**

**Expenses** shall mean reasonable additional travel and accommodation expenses incurred during a **Journey** provided that:

1. such travel is of a standard no greater than that used on the outbound part of the **Journey** and
2. the standard of accommodation is not superior to that used during the **Journey**.

**Late Arrival**

If, during a **Period of Insurance**, the arrival of an **Insured Person** at the **Journey** destination is delayed by a period of at least 12 hours from the arrival time indicated by the carrier **Due To** cancellation or delay of the aircraft, sea vessel or publicly licensed conveyance (including pre-booked connecting publicly licensed transportation) in which the **Insured Person** has arranged to travel **Due To** strike, industrial action, adverse weather conditions, **Natural Disaster** (subject to **Specific Conditions 2** and **3**), mechanical breakdown or structural defect affecting that aircraft, sea vessel, or publicly licensed conveyance, ACE will pay the amount shown in the Schedule of Benefits for any one **Journey**.

**Abandonment**

If, during a **Period of Insurance**, and following a delay of at least 24 hours from the departure time indicated by the carrier of the outward departure of the aircraft, sea vessel or publicly licensed conveyance (including pre-booked connecting publicly licensed transportation) on which an **Insured Person** has arranged to travel, and for reasons outside the control of the **Insured Person**, an **Insured Person** cancels or abandons such **Journey**, ACE will pay an **Insured Person** in respect of irrecoverable deposits and amounts for which an **Insured Person** is legally responsible, up to the amount shown in the Schedule of Benefits for any one **Journey**. Claims in respect of **Natural Disaster** will be subject to **Specific Condition 2** and **3**.

**Missed Departure**

If, during a **Period of Insurance**, as a result of:

1. the failure of public transport due directly to strike, industrial action, adverse weather conditions, **Natural Disaster** (subject to

**Specific Conditions 2** and **3**), breakdown, riots and/or civil commotion, **Hijack**, avalanches, landslides, traffic flow congestion, or mechanical breakdown or

2. the mechanical breakdown of, or an accident involving, the private motor vehicle in which an **Insured Person** is travelling to reach the international departure point, an **Insured Person** misses the departure of the ship, aircraft or other conveyance in which an **Insured Person** is booked to travel, ACE will pay an **Insured Person** in respect of reasonable additional travel and accommodation expenses up to the amount shown in the Schedule of Benefits for any one **Journey**.

**Catastrophe**

If, during a **Period of Insurance**, an **Insured Person** is:

1. forced to move from their pre-booked accommodation outside the **United Kingdom** or their **Country of Domicile** following fire, **Natural Disaster** or medical epidemic, or
2. is quarantined or forced to move or cut short their **Journey** by any local or national authority

ACE will pay the **Insured Person** for the cost of reasonable additional travel and accommodation expenses to allow them to continue with their **Journey**, up to the amount shown in the Schedule of Benefits for any one **Journey**.

**Withdrawal of Services**

If, during a **Period of Insurance**, an **Insured Person** suffers Withdrawal of Services for at least 60 hours without a break ACE will pay up to the amounts shown in the Schedule of Benefits for any one **Journey**.

Withdrawal of Services shall mean the withdrawal of:

1. all water or electrical facilities in the **Insured Persons** accommodation or
2. waiter/waitress services at meals or
3. kitchen services of such a nature that no food is served or
4. room cleaning services

**Specific Conditions** applicable to the Disruption Section:

1. If the **Insured Person** is travelling between

- the 28th – 35th (inclusive) weeks of pregnancy they must provide a medical certificate issued by a **Qualified General Practitioner** or midwife confirming the number of weeks of pregnancy and that they are fit to travel on the **Journey**. The certificate must be dated no earlier than 5 days before the outbound travel date.
2. The cover provided for **Natural Disaster**, other than in respect of Withdrawal of Services, will only apply when:
    - a. the airline on which the **Insured Person** is booked to travel has issued a directive prohibiting all flights to or from the country or specific area to which the **Insured Person** is travelling for the duration of the **Insured Person's Journey**
    - b. any recognised government body, acting on behalf of such government, of the country to or from which the **Insured Person** is travelling has issued a directive:
      - prohibiting all travel to or from or
      - recommending evacuation from the country or specific area or event to which the **Insured Person** was travelling provided that the directive came into force after the **Insured Person** purchased this insurance or booked the **Journey** (whichever is the latter), or in the case of Curtailment or Alteration to Itinerary, after the **Insured Person** had left the **United Kingdom** or **Country of Domicile** to commence the **Journey**.
  3. The cover provided for **Natural Disaster**, other than in respect of Withdrawal of Services, will only apply when the **Insured Person** is unable to recover their incurred expenses through any other means.

**Specific Exclusions** applicable to the Disruption Section:

ACE shall not be liable for:

1. any expenses where a **Journey** is undertaken against the advice of a **Qualified Medical Practitioner** or where a terminal complaint (regardless of duration of life expectancy) has been previously diagnosed or where the purpose of the **Journey** is to receive medical treatment or advice.
2. any expenses incurred as a result of illness or **Bodily Injury** where **Cancellation, Curtailment or Alteration to Itinerary** has not been confirmed as medically necessary by a **Qualified Medical Practitioner**.
3. any unused pre-paid return travel tickets where repatriation has been made.
4. any costs or charges paid or discharged by the use of promotional vouchers, reward points or for pre-paid timeshare costs or maintenance charges or awards of any description.
5. any expenses incurred as a result of disinclination to travel or the change in financial circumstances or unemployment or change of employment of an **Insured Person**.
6. any expenses incurred as the result of the default or financial failure of any transport or accommodation provider, agent acting for them or any agent acting for an **Insured Person**.
7. any expenses incurred as a result of regulations or order made by any Public Authority or Government. This exclusion shall not apply to the specific cover provided in this Disruption section for **Natural Disaster**.
8. any expenses incurred **Due To** the Foreign and Commonwealth Office advising against travel to a **Journey** destination. This exclusion shall not apply to the specific cover provided in this Disruption section for **Natural Disaster**.
9. any expenses incurred as a result of strike or labour dispute which existed or for which advance warning had been given before the date on which the insured **Journey** was booked.
10. (Applicable to cover for Late Arrival and Abandonment only)
  - a. any expenses incurred where the **Insured Person** failed to:
    - i. check in according to the itinerary supplied unless the failure was itself due to a cause outside the control of the **Insured Person**
    - ii. obtain written confirmation from the carriers or their handling agents of the number of hours delay and the reason for such delay
  - b. withdrawal from service temporarily or otherwise of an aircraft or sea vessel on the orders or recommendation of the manufacturer, the Civil Aviation Authority,

- a Port Authority or any similar body in any country.
11. any expenses for any condition or set of circumstances known to an **Insured Person** at the time of booking the **Journey** where such conditions or set of circumstances could reasonably have been expected to give rise to the Disruption of a **Journey**.
  12. (Applicable to Late Arrival and Withdrawal of Services) If the **Journey** is booked within four weeks of departure
  13. the **Excess** shown in the Schedule of Benefits.

## **Personal Injury**

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If during a **Period of Insurance** an **Accident** occurs during a **Journey** and causes **Bodily Injury** to an **Insured Person** ACE will pay the Benefit Amount shown in the Schedule of Benefits for:

### **Death**

### **Loss of Limb(s)**

### **Loss of Sight**

### **Permanent Total Disablement**

Only one of these benefits will be payable to any one **Insured Person** as a result of any one **Accident**.

**Specific Definitions** applicable to this section:

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**Loss of Limb** shall mean in respect of:

1. an arm - physical severance or total loss of use at or above the wrist joint; and
2. a leg - physical severance or total loss of use above the level of the ankle (talo-tibial joint).

**Loss of Sight** shall be deemed to have occurred:

1. in both eyes when an **Insured Person's** name has been added to the Register of Blind Persons on the authority of a qualified ophthalmic specialist.
2. in one eye when the degree of sight remaining after correction is 3/60 or less on the Snellen Scale (which means an **Insured Person** is only able to see at 3 feet that which they should normally be able to see at 60 feet) and ACE is satisfied that the condition is permanent and without expectation of recovery.

**Permanent Disabling Injury** shall mean disability which has lasted for at least 12 months and from which ACE believes an **Insured Person** will never recover.

**Permanent Total Disablement** shall mean disablement, which has lasted for at least twelve months and which in ACE's opinion, is beyond hope of recovery and shall in all probability continue for the remainder of the **Insured Person's** life and result in their inability to perform or give attention to gainful occupation of any and every kind for which they are suited by way of education, training and experience.

**Specific Conditions** applicable to the Personal Injury section:

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1. If an **Insured Person** disappears and after a suitable period of time it is reasonable for the police or registration authorities to believe that such **Insured Person** has died as a result of **Bodily Injury**, the Death Benefit Amount shall become payable subject to a signed undertaking by an **Insured Person's** personal representatives that if the belief is subsequently found to be wrong such Death Benefit Amount shall be refunded to ACE.
2. If an **Insured Person** suffers **Bodily Injury** as a result of unavoidable exposure to the elements ACE will consider it as having been caused by an **Accident**.
3. Any contributory degenerative condition or disability in existence at the time of sustaining **Bodily Injury** will be taken into account by ACE in assessing whether benefits are payable.
4. Death benefit is limited to £1,000 in respect of Beneficiaries under the age of 16 years at the date of sustaining **Bodily Injury**.
5. **Death, Loss of Limb(s), Loss of Sight, and Permanent Total Disablement** are limited to £1,000 in respect of Beneficiaries over the age of 65 years at the date of sustaining Bodily Injury.

**Specific Exclusions** applicable to the Personal Injury section:

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ACE shall not be liable:

1. if **Bodily Injury** results from an **Insured Person** suffering from sickness or disease not directly resulting from **Bodily Injury**.

2. for disabilities arising from
  - a. Repetitive Stress (Strain) Injury or Syndrome or any gradually operating cause.
  - b. Post Traumatic Stress Disorder or any psychological or psychiatric condition.
3. for **Permanent Total Disablement** Benefit where an **Insured Person** is not in gainful employment and retired.
4. if **Bodily Injury** results from bungee jumping.

## **Personal Liability**

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If the **Insured Person** becomes legally liable to pay damages in respect of:

1. **Accidental Bodily Injury** (which shall include death illness and disease) to any person.
2. **Accidental** loss of or damage to material property.

occurring during the **Period of Insurance** and arising out of the **Journey**, ACE will pay the **Insured Person** for all such damages payable in respect of each occurrence or a series of occurrences arising directly or indirectly from one source or original cause up to the amount shown in the Schedule of Benefits.

ACE will also pay:

1. all costs and expenses recoverable by a claimant from the **Insured Person**.
2. all costs and expenses incurred with the written consent of ACE.
3. solicitors' fees for representation at any coroner's inquest or fatal accident enquiry or in any Court of Summary Jurisdiction.

except that in respect of occurrences happening in or claims or legal proceedings brought or originating in the United States of America and Canada or any other territory within the jurisdiction of either such country, costs and expenses described in 1, 2 and 3 above are deemed to be included in the amount shown as the Limit of Liability in the Schedule of Benefits.

Provided that:

1. no admission, offer, promise or payment shall be made without the consent of ACE which shall be entitled to take over and conduct in an **Insured Person's** name the defence or settlement of any claim or to prosecute in an **Insured Person's** name for

its own benefit any **Claim** for payment or damages or otherwise and shall have full discretion in the conduct of any proceedings and in the settlement of any **Claim**. The **Insured Person** shall give all information and assistance as ACE may require. Every letter, claim, writ, summons, process or other correspondence received in connection with any **Claim** shall be forwarded to ACE immediately on receipt. Written notice shall be given to ACE immediately the **Insured Person** shall have notice of any prosecution inquest or fatal accident inquiry in connection with any circumstances which may give rise to liability under this Section;

2. ACE may at any time pay to the **Insured Person** in connection with any **Claim** or series of **Claims** the amount shown in the Schedule as the Limit of Liability for this Section (after deduction of any sum(s) already paid) or any lesser amount for which such **Claim(s)** can be settled and upon such payment being made ACE shall relinquish the conduct and control of and be under no further liability in connection with such **Claim(s)** except for the payment of costs and expenses recoverable or incurred prior to the date of such payment;
3. If at the time of the happening of any occurrence covered by this Section there is any other existing insurance whether taken out by the **Insured Person** or not covering the same liability ACE shall not be liable to pay the **Insured Person** in respect of such liability except so far as concerns any excess beyond the amount which would have been payable under such other insurance had this Section not been effected.

### **Specific Exclusions** applicable to this section:

This section does not apply to liability in respect of:

1. **Bodily Injury** to any person who is:
  - a. under a contract of service or apprenticeship with the **Insured** when such injury arises out of and in the course of their employment by the **Insured**.
  - b. a member of the **Insured Person's** family.
2. in respect of loss of or damage to personal belongings or business equipment.
3. **Bodily Injury** loss or damage caused directly or indirectly in connection with the

ownership, possession or use by the **Insured Person**, their servants or agents of:

- a. mechanically propelled vehicles (other than golf buggies used on golf courses and not on public roads).
- b. any aerospace device or any airborne or waterborne craft or vessel (other than non-mechanically powered waterborne craft not exceeding 10 metres in length whilst used on inland waters) or the loading or unloading of such craft or vessel.
- c. firearms (other than sporting guns).
4. bodily injury loss or damage arising directly or indirectly in connection with:
  - a. the ownership, possession or occupation of land or buildings, immobile property or caravans other than buildings and their contents not belonging to but temporarily occupied by any **Insured Person** in the course of a Journey.
  - b. any wilful or malicious act.
  - c. the carrying on of any trade, business or profession.
5. any liability assumed by the **Insured Person** under any contract or agreement unless such liability would have attached in the absence of such contract or agreement.
6. any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:
  - a. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
  - b. the radioactive toxic explosive or other hazardous properties of any nuclear assembly or nuclear components thereof.
7. the cost of punitive or exemplary damages.
8. the carrying on of, or engaging in activities or volunteer work organised by, or under the auspices of, a charitable, voluntary, not for profit, social or similar organisation when liability for such activities or work should reasonably be included within the organisation's own Public Liability policy.
9. liability directly or indirectly occasioned by happening through or in consequence of **War**.
10. the **Excess** shown in the Schedule of Benefits.

## **Overseas Legal Expenses**

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If during a **Period of Insurance** and whilst undertaking a **Journey** outside the United Kingdom or **Country of Domicile** an **Insured Person** sustains **Accidental Bodily Injury** or illness which is caused by a third party ACE will pay up to the amount shown in the Schedule of Benefits to cover **Legal Expenses** arising out of **Any One Claim**.

**Specific Definitions** applicable to this section:

**Legal Expenses** shall mean:

1. fees, expenses, costs/expenses of expert witnesses and other disbursements reasonably incurred by the **Legal Representatives** in pursuing a claim or legal proceedings for damages and/or compensation against a third party who has caused accidental **Bodily Injury** to or illness of an **Insured Person** or in appealing or resisting an appeal against the judgement of a court, tribunal or arbitrator.
2. costs for which an **Insured Person** is legally liable following an award of costs by any court or tribunal or an out of court settlement made in connection with any claim or legal proceedings.

**Legal Representatives** shall mean the solicitor, firm of solicitors, lawyer, advocate or other appropriately qualified person firm or company appointed to act on behalf of an **Insured Person**.

**Any One Claim** shall mean all **Claims** or legal proceedings including any appeal against judgement consequent upon the same original cause, event or circumstance.

**Specific Exclusions** applicable to the Overseas **Legal Expenses** section:

In respect of each **Claim** under this insurance ACE will not pay for:

1. any **Claim** reported to ACE more than 24 months after the beginning of the incident which led to the **Claim**.
2. any **Claim** where it is ACE's opinion that the prospects for success in achieving a reasonable settlement are insufficient and/or where the laws, practices and/or financial regulations of the country in which the incident occurred would preclude the

obtaining of a satisfactory settlement or the costs of doing so would be disproportionate to the value of the **Claim**.

3. **Legal Expenses** incurred before receiving ACE's prior authorisation in writing unless such costs would have been incurred subsequent to ACE's authorisation.
4. **Legal Expenses** incurred in connection with any criminal or wilful act.
5. **Legal Expenses** incurred in the defence against any civil claim or legal proceedings made or brought against an **Insured Person** unless as a counter claim.
6. fines, penalties compensation or damages imposed by a court or other authority.
7. **Legal Expenses** incurred for any claim or legal proceedings brought against:
  - a. a tour operator, travel agent, carrier, insurer or their agents where the subject matter of the claim or legal proceedings is eligible for consideration under an Arbitration Scheme or Complaint Procedure.
  - b. ACE or their agents
  - c. the **Insured**.
8. actions between **Insured Persons** or pursued in order to obtain satisfaction of a judgement or legally binding decision.
9. **Legal Expenses** incurred in pursuing any claim for compensation (either individually or as a member of a group or class action) against the manufacturer, distributor or supplier of any drug, medication or medicine.
10. **Legal Expenses** chargeable by the Legal Representatives under contingency fee arrangements.
11. **Legal Expenses** incurred where a **Insured Person** has:
  - a. failed to co-operate fully with and ensure that ACE is fully informed at all times in connection with any claim or legal proceedings for damages and or compensation from a third party.
  - b. settled or withdrawn a **Claim** in connection with any claim or legal proceedings for damages and or compensation from a third party without the agreement of ACE. In such circumstances ACE shall be entitled to withdraw cover immediately and to recover any fees or expenses paid to an **Insured Person**.
12. **Legal Expenses** incurred after an **Insured Person** has not

- a. accepted an offer from a third party to settle a claim or legal proceedings where the offer is considered reasonable by ACE.
- b. accepted an offer from ACE to settle a **Claim**.

13. **Legal Expenses** which ACE considers unreasonable or excessive or unreasonably incurred.

**Specific Conditions** applicable to the Overseas **Legal Expenses** section:

1. **Legal Representatives** must be qualified to practise in the Courts of the country where the event giving rise to the **Claim** occurred or where the proposed defendant under this section is resident.
2. The **Insured Person** has the right to select and appoint a **Legal Representative** of their choice to represent them in any legal inquiry or legal proceedings (provided any appointment of a **Legal Representative** is not on a contingency fee basis, where the **Legal Representative** charges a proportion of the amount recovered as a fee). The **Insured Person** shall provide ACE with details of the selected **Legal Representative's** name and address. ACE may provide information about **Legal Representatives** in the **Insured Person's** local area if asked to do so.
3. The **Legal Representatives** and the **Insured Person** must co-operate fully with and ensure that ACE is fully informed at all times in connection with any claim or legal proceedings for damages and or compensation from a third party. ACE is entitled to obtain from the **Legal Representative** any information, document or advice relating to a claim or legal proceedings under this Insurance. On request an **Insured Person** will give to the **Legal Representative** any instructions necessary to ensure such access.
4. ACE's authorisation to incur **Legal Expenses** will be given if an **Insured Person** can satisfy ACE that:
  - a. there are reasonable grounds for pursuing or defending the claim or legal proceedings and the **Legal Expenses** will be proportionate to the value of the claim or legal proceedings and
  - b. it is reasonable for **Legal Expenses** to be provided in a particular case.The decision to grant authorisation will take into account the opinion of the **Legal**

- Representatives** as well as that of ACE's own advisers. If there is a dispute, ACE may request, at the **Insured Person's** expense, an opinion of a barrister as to the merits of the claim or legal proceedings. If the **Claim** is admitted, an **Insured Person's** costs in obtaining this opinion will be covered by this Insurance.
5. If there is any dispute, other than in respect of the admissibility of a **Claim** on which ACE's decision is final, the dispute will be referred to a single arbitrator who will be either a solicitor or barrister agreed by all parties, or failing agreement, one who is nominated by the current President of the appropriate Law Society. The party against whom the decision is made shall meet the costs of the arbitration in full. If the decision is not clearly made against either party the arbitrator shall have the power to apportion costs. If the decision is made in favour of ACE, an **Insured Person's** costs shall not be recoverable under the Insurance.
  6. ACE may at its discretion assume control at any time of any claim or legal proceedings in the name of the **Insured Person** for damages and or compensation from a third party.
  7. All **Claims** within this section must be submitted to ACE in writing within 90 days.
  8. Any **Legal Expenses** incurred without the written agreement of ACE shall entitle ACE to withdraw cover immediately and to recover any fees or expenses paid to an **Insured Person**.
  9. ACE may at its discretion require the **Insured Person** to obtain at the expense of an **Insured Person** an opinion of a barrister agreed by an **Insured Person** and ACE as to whether or not there are reasonable grounds for continuing to pursue or defend any **Claim** or legal proceedings. ACE will pay such expense if the opinion indicates that there are reasonable grounds for pursuing or defending the **Claim** or legal proceedings.
  10. ACE may at its discretion offer to settle a **Claim** with an **Insured Person** which it considers to be reasonable instead of initiating or continuing any claim or legal proceedings for damages and/or compensation against a third party and any such settlement will be in full and final settlement of **Any One Claim** under this Insurance.
  11. ACE may at its discretion offer to settle a counter-claim against an **Insured Person** which it considers to be reasonable instead of continuing any claim or legal proceedings for damages and/or compensation by a third party.
  12. An **Insured Person** shall be responsible for the repayment to ACE of all sums paid by ACE in respect of the **Legal Expenses** where:
    - a. an award of costs is made in favour of an **Insured Person** in the claim or legal proceedings
    - b. costs are agreed to be paid to the **Insured Person** as part of any settlement of the claim or legal proceedings.
  13. If a conflict of interest arises, where ACE is also the insurer of the third party or proposed defendant to the **Claim** or legal proceedings, the **Insured Person** has the right to select and appoint other **Legal Representatives** in accordance with Provision 2 of this Section.
  14. If the **Legal Representatives** refuse to continue acting for an **Insured Person** with good reason or if an **Insured Person** dismisses the **Legal Representatives** without good reason the cover ACE provides will end at once, unless ACE agrees to appoint other **Legal Representatives**.
  15. If an **Insured Person** is a minor ACE will pay **Legal Expenses** incurred by the **Parent or Legal Guardian** acting for such minor.

## Winter Sports

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This cover is provided only if the **Insured Person** is under 65. Below are the details of cover which is provided automatically for up to a maximum of 17 days in any 12 month period:

1. The **Insured Person** will be covered under all sections for all winter sports except for ski racing in major events, ski jumping, ice hockey and using bobsleighs and skeletons.
2. There is no cover for winter sports equipment under Section 2 **Personal Belongings**. The cover for winter sports equipment is detailed below.
3. Ski lift passes are regarded as money and cover is also included under Section 3 **Money**.



The additional cover provided for winter sports is described below:

If during a **Period of Insurance** an **Insured Person** sustains loss of or damage during a **Journey** ACE will pay an **Insured Person** in respect of such loss or damage as shown in this Section and up to the amount shown in the Schedule of Benefits for any one **Journey**.

**Own Equipment** – snowboard, skis (including bindings) boots and pole

Age of Item	% of original purchase-price insured
Up to 6 months	80%
6 months to 1 year	60%
1 to 2 years	50%
2 to 3 years	40%
3 to 4 years	30%
4 to 5 years	20%
Over 5 years	10%

In addition; The **Insured Person** will be covered for repair costs up to the % values shown if the equipment is damaged.

If any hired equipment is lost, stolen or damaged, ACE will pay up to £100 for replacement or repair if the **Insured Person** is held responsible.

**Equipment Hire** – snowboard, skis (including bindings) boots and poles  
If the **Insured Persons** own equipment is lost, stolen or damaged ACE will pay up to £10 per day for the reasonable cost of hiring replacement equipment.

**Ski pack** – lessons, hire, lift pass  
If during a **Period of Insurance** an **Insured Person** becomes ill, has **Complications of Pregnancy** or sustains injury during a **Journey** ACE will pay an **Insured Person** for the costs of the part of the ski pack which cannot be used up to the amount shown in the Schedule of Benefits for any one **Journey**.

**Piste Closure** – applies to Journey’s starting after 1st January and ending before 10th April  
If during a **Period of Insurance**, and the dates stated above, the weather prevents an **Insured Person** from skiing at the resort they were booked into ACE will pay up to £30 per day for reasonable transport costs to get to a different resort and for the cost of a lift pass there.

If transport is not possible, ACE will pay £30 for each whole day’s skiing lost, up to the amount shown in the Schedule of Benefits for any one **Journey**.

**Avalanche Closure**  
If during a **Period of Insurance**, an **Insured Persons** arrival at, or departure from, their resort is delayed due to avalanche, landslide or landslip ACE will pay up to £25 for each full 24 hour delay to cover reasonable additional travel and accommodation up to the amount shown in the Schedule of Benefits for any one **Journey**.

**Specific Conditions** applicable to the Winter Sports section:

1. The **Insured Person** must take proper care of equipment as if not insured
2. The **Insured Person** must keep any damaged equipment for ACE to inspect. If ACE make a payment for that property, it will then belong to ACE
3. Piste closure cover only applies for as long as there are poor snow conditions at the **Insured Person’s** resort
4. Piste closure cover only applies if the **Insured Person’s** resort area has ski facilities above 1600 metres
5. For a Piste closure claim the **Insured Person** must get written confirmation from the appropriate authority to confirm that the Piste was closed or that it was not possible to travel to another resort

**Specific Exclusions** applicable to the Winter Sports section:

- ACE shall not be liable for:
1. loss of equipment unless a “carrier’s report” or a “property irregularity report” is obtained
  2. loss or theft of equipment not reported to the police within 24 hours or as soon as reasonably possible and obtaining a police report



3. loss or damage caused by delay, wear and tear, moths, vermin, weather and atmospheric conditions or mechanical failure
4. more than £250 for any one snowboard or pair of skis, including bindings, boots or poles
5. piste closure cover for Journeys booked within 14 days of date of departure
6. avalanche closure cover if any tour operator pays for an **Insured Person's** additional travel and accommodation expenses
7. the **Excess** shown in the Schedule of Benefits

## GENERAL EXCLUSIONS

### General Exclusions to which this Policy is subject:

1. ACE shall not be liable for payment of any benefit for **Bodily Injury**, loss, theft or expense suffered or incurred:
  - a. after the expiry of the Period of Insurance during which:
    - i. a **Member** attains the age of 70 years.
    - ii. a **Partner** attains the age of 85 years.
    - iii. a **Child** or **Grandchild** attains the age of 18 years, or 23 years if still in **Full-time Education**.
2. ACE shall not be liable for payment of any benefit for **Bodily Injury**, loss, theft or expense:
  - a. to any **Insured Person** who is a professional sportsperson or professional entertainer.
  - b. where any person other than the **Member** undertakes the **Journey** for **Business Purposes** of the **Insured** of any kind.
3. ACE shall not pay any **Claims** which would result in ACE being in breach of United Nations resolutions or trade or economic sanctions or other laws of the European Union, UK law, **United Kingdom**, or United States of America. You should contact ACE's Customer Services Team on 0345 841 0056 for clarification of policy cover for travel to countries which may be subject to United Nations resolutions or trade or economic sanctions or other laws of the European Union, **United Kingdom**, or United States of America. Applicable to US Persons only : policy cover for a **Journey** involving travel to/from/through Cuba will only be effective if the US Person's travel has been authorised by a general or specific Licence from OFAC (US Treasury's Office of Foreign Asset Control). For any claim from a US Person relating to Cuba travel, ACE will require verification from the US Person of such OFAC licence to be submitted with the **Claim**. US Persons shall be deemed to include any individual wherever located who is a citizen or ordinarily resident in the United States (including Green Card Holders) as well as any corporation, partnership, association, or other organization, wherever organised or doing business, that is owned or controlled by such persons.
4. ACE shall not be liable for **Bodily Injury** loss, theft or expense **Due To**:
  - a. suicide, attempted suicide or deliberate self-inflicted injury by the **Insured Person** regardless of the state of their mental health.
  - b. illegal acts of an **Insured Person**.
  - c. any indirect consequences of the event which gave rise to such Bodily Injury, loss or expense unless specifically stated in the Policy.
  - d. an **Insured Person** engaging in aviation as a pilot or crew member of a fixed wing or rotary propelled aircraft or in **Air Sports**.
  - e. an **Insured Person** engaging in **Hazardous Activities**.
  - f. an **Insured Person** travelling on a motor cycle over 125 cc unless a valid **United Kingdom** licence is held by an **Insured Person** for that machine and a secured safety helmet was worn at the time of sustaining **Bodily Injury**.
  - g. an **Insured Person** engaging in scuba diving unless:
    - i. an **Insured Person** is diving to a depth of less than 40 metres and
    - ii. an **Insured Person** has a Professional Association of Diving Instructors (PADI) or equivalent qualification or is being supervised by a PADI or equivalent qualified instructor.
  - h. an **Insured Person** being a full time member of the armed forces of any nation or international authority or a member of any Reserve Forces called out for active service.
  - i. **War** in the **United Kingdom** or **Country of Domicile**
5. ACE will not be liable to make any payment under this Policy where Insured Persons do not meet the Eligibility Criteria detailed on Page 8.

PLEASE NOTE that **Specific Exclusions** relating to the individual sections of this Policy are located and contained in the appropriate section.

## GENERAL CONDITIONS

### General Conditions to which this Policy is subject:

1. This Policy, Policy Schedule and Schedule(s) of Benefits shall be read as one contract and any word or expression to which specific meaning has been attached shall unless the context otherwise requires bear such meaning wherever it may appear.
2. The **Insured** shall give written notice within a reasonable time of any alteration in their business.
3. No sum payable by ACE under this Policy shall carry interest unless payment has been unreasonably delayed by ACE following receipt of all the required certificates, information and evidence necessary to support the **Claim**. Where interest becomes payable by ACE, it will be calculated only from the date of final receipt of such certificates, information or evidence.
4. Where the **Insured** or an **Insured Person** or their personal representatives do not comply with any obligation to act in a certain way specified in this Policy ACE reserves the right not to pay a **Claim**.
5. The **Insured** and the **Insured Person** must ensure that all of the information which has been provided to ACE in the Application Form, on the Declaration, by correspondence, over the telephone, on claim forms and in other documents is true, complete and accurate. Please note that providing incomplete, false or misleading information could affect the validity of this Policy and may mean that all or part of a **Claim** may not be paid. The Insured acknowledges that ACE has offered the Policy and calculated the **Premium** using the information which ACE has asked for and the **Insured** has provided and that any change to the responses provided by the **Insured** may result in a change in the terms and conditions of the Policy and/or a change in the **Premium**.
6. If the **Insured** or **Member** makes a representation which was untrue or misleading and:
  - a. they knew it was, or did not care whether or not it was, untrue or misleading and knew that the information was, or did not care whether it was, relevant to ACE then ACE may have the option to void the Policy; or
  - b. they made it carelessly then ACE may be able to avoid the Policy and return the **Premium** or vary the Policy including varying the terms and conditions or increasing the **Premium** depending upon the impact the information would have had on ACE's decision to issue the Policy
7. If at the time of a **Claim** there is any other insurance in place with another insurer covering the same risk ACE will be entitled to seek a contribution from that insurer.
8. The Contracts (Rights of Third Parties) Act 1999 or any amendment thereto shall not apply to this Policy. Only ACE and the **Insured** or **Member** can enforce the terms of this Policy. No other party may benefit from this contract as of right. The Policy may be varied or cancelled without the consent of any third party.
9.
  - a. The **Insured** has no rights to cancel the Policy
  - b. If ACE no longer wishes to offer this Policy and needs to cancel this Policy, ACE will write to the Insured at the current address ACE has. The Policy could be cancelled due to due to fraud or attempted fraud, misrepresentation and/or non-disclosure of material facts, or lack of reinsurance. ACE will refund the Insured any premium paid for the cancelled period provided neither the **Insured** or **Insured Person** has made a claim during the current **Period of Insurance**.
10. It is hereby agreed between ACE and the **Insured** that:
  - a. this Policy shall be governed and construed in accordance with the Law of England and Wales and the English Courts alone shall have jurisdiction in any dispute.
  - b. communication of and in connection with this Policy shall be in the English language.
11. If an **Insured Person** is the victim of **Hijack** or **Kidnap** the Insurance provided by this Policy shall continue for a period not exceeding 12 months from the date of **Hijack** or **Kidnap** until such time as an

**Insured Person** has returned to their place of residence.

12. ACE is required to notify the **Insured** and **Member** that other taxes or costs may exist which are not imposed by ACE.
13. ACE reserves the right to make changes, add to the Policy terms and/or to change the total amount payable for this insurance for legal, regulatory or taxation reasons.

PLEASE NOTE that **Specific Conditions** relevant to the individual sections of this Policy are located and contained in the appropriate section.

## CLAIMS PROVISIONS

1. On the happening of any occurrence likely to give rise to a **Claim** under this Policy notice shall be given to

ACE European Group Ltd  
PO Box 682  
Winchester  
SO23 5AG

Tel: 0345 841 0059  
Fax: +44 (0)141 285 2999  
Email: [claims@acegroup.com](mailto:claims@acegroup.com)

within 60 days or as soon as reasonably after the date of the occurrence.

2. An **Insured Person** shall at their own expense furnish to ACE such certificates, receipts, information and evidence as ACE may from time to time reasonably require in the form prescribed by ACE. ACE shall be allowed at its own expense, upon reasonable notice, to request a medical examination of an **Insured Person** as appropriate.
3. If any **Claim** under this Policy shall be in any respect fraudulent or if any fraudulent means or devices shall be used by the **Insured** or anyone acting on the **Insured's** behalf or by an **Insured Person** or any **Member's** legal representatives to obtain benefit under this Policy ACE shall be under no liability in respect of such **Claim**.
4. An **Insured Person** shall as soon as reasonably after the occurrence of any **Accidental Bodily Injury** or illness obtain and follow the advice of a **Qualified Medical Practitioner** and ACE shall not be liable for any consequences of an **Insured Person's** failure to obtain and follow such advice and use such appliance or remedies as may be prescribed.
5. **Claims** involving foreign currency will be converted into **United Kingdom** pounds sterling at the selling rate of exchange published in the Financial Times on the day nearest to the date of the loss

## COMPLAINTS PROCEDURE

If the complaint is about the sale of the Policy or the customer service received they should contact:

George Burrows  
St Mark Court  
North Street  
Horsham  
West Sussex  
RH12 1RZ

Tel: 01403 327719  
Fax: 01403 327778  
Email: [info@georgeburrows.com](mailto:info@georgeburrows.com)

If the complaint is in relation to claims they should contact:

The Customer Relations Department  
ACE European Group Ltd  
PO Box 682  
Winchester  
SO23 5AG

Telephone: 0800 519 8026  
Email: [customerrelations@acegroup.com](mailto:customerrelations@acegroup.com)

If you are dissatisfied with the final response received by either George Burrows or ACE, you may approach the Financial Ombudsman Service (FOS) for assistance. Its contact details are given below. A leaflet explaining the procedure is available on request:

The Financial Ombudsman Service  
Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR

Telephone: +44 (0)800 023 4567 (free from most landlines, charges may apply from a mobile phone), or +44 (0)300 123 9123 (calls charged at the same rate as 01 or 02 numbers on a mobile phone).  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## FINANCIAL SERVICES COMPENSATION SCHEME

In the unlikely event of ACE being unable to meet its liabilities, an **Insured Person** may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Their contact details are:

Financial Services Compensation Scheme  
10th Floor, Beaufort House  
15 St. Botolph Street  
London EC3A 7QU  
Tel: 0800 678 1100  
Email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)  
Website: [www.fscs.org.uk](http://www.fscs.org.uk)

## DATA PROTECTION AND PRIVACY

### **The Personal Information you provide**

ACE European Group Limited (hereafter "**We, Us, Our**") is the data controller (as defined in the Data Protection Act 1998) and **We** accept fully **Our** responsibility to protect the privacy of customers and the confidentiality and security of Personal Information entrusted to **Us**.

In this notice, where **We** refer to Personal Information, this means any information that identifies an individual and includes any sensitive personal information (e.g. information about health or medical condition(s)).

Where **We** refer to '**You**' or '**Your**' Personal Information, this will include any information that identifies another person whose information **You** have provided to **Us** (as **We** will assume that they have appointed **You** to act for them). **You** agree to receive on their behalf any data protection notices from **Us**.

**We** will use **Your** Personal Information for the purpose of providing insurance services. By providing Personal Information, **You** consent that **Your** Personal Information, will be used by **Us, Our** group companies\*, **Our** reinsurers, **Our** service providers/ business partners, and **Our** agents for administration, customer service, claims handling, assistance services, customer profiling, and for management and audit of **Our** business operations. **We** may also pass **Your** Personal Information to other insurers and regulatory and law enforcement bodies for the prevention of fraud, financial crime or where the law requires us to do so. **We** will not share **Your** Personal Information which is sensitive personal data (as defined in the Data Protection Act 1998) unless **We** have either specific consent from **You** or **Your** nominated personal representative or **We** are required to do so by law.

**We** may transfer **Your** Personal Information to countries outside the EEA which may not have the same level of data protection as in the UK, but if **We** do, **We** will ensure appropriate safeguards are put in place to protect **Your** Personal Information.

If **You** ask **Us**, **We** will tell **You** what Personal Information **We** hold about **You** and provide it to **You** in accordance with applicable law. **We** are permitted to charge a fee of £10 for this. Any Personal Information which is found to be incorrect will be corrected promptly. **We** may monitor and/or record **Your** communication with **Us** either ourselves or using reputable organisations selected by **Us**, to ensure consistent servicing levels and account operation. **We** will keep information about **You** only for so long as it is appropriate.

For questions regarding **Your** Personal Information, please contact:

The Customer Services Manager  
ACE Claims and Customer Service Centre  
200 Broomielaw  
Glasgow  
G1 4RU  
Telephone: 0345 841 0056  
email: [cust.servuk@acegroup.com](mailto:cust.servuk@acegroup.com)

\*The ACE Group of companies includes ACE European Group Limited and ACE Europe Life Limited - insurance companies registered in the United Kingdom, and wholly owned subsidiaries of ultimate parent company ACE Limited, a company registered in Switzerland and listed on the New York Stock Exchange.

## CONTACT DETAILS

### **ACE European Group Limited**

PO Box 682  
Winchester  
SO23 5AG  
Tel: 0345 841 0056  
Fax: 01293 597376

Head Office:  
ACE Building  
100 Leadenhall Street  
London  
EC3A 3BP

ACE European Group Limited is registered in England and Wales registered number 01112892, registered office 100 Leadenhall Street, London, EC3A 3BP.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, reference number 202803. This can be checked on the Financial Services Register at <https://register.fca.org.uk/> or by contacting the FCA on 0800 111 6768.

## In the event of a query contact

George Burrows  
St Mark Court  
North Street  
Horsham  
West Sussex  
RH12 1RZ  
Tel: 01403 327719  
Fax: 01403 327778  
Email: [info@georgeburrows.com](mailto:info@georgeburrows.com)

