



## Significant or Unusual Exclusions or Limits

## Policy Section that contains further details

This policy does not cover:

- Persons aged over 70 years
- Sickness or disease
- Repetitive Stress (Strain) Injury or Syndrome or any gradually operating cause
- Post Traumatic Stress Disorder or any psychological or psychiatric condition
- Pre-existing physical defects
- Suicide or self-inflicted injury
- Illegal acts
- Abuse of solvents or drugs
- Drunk Driving
- engaging in:
  1. aviation as pilot or crew of a fixed wing rotary aircraft;
  2. canoeing, boating or sailing more than 4.5 miles from the coastline;
  3. underwater diving unless in accordance with BSAC or PADI regulations;
  4. activities undertaken in the pursuit of danger e.g. bungee jumping and fire-walking
- Members of the armed forces
- War

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### Scope

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

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

### Duration of Policy

The policy will remain in force for 12 months from the date of commencement and is annually renewable.

### Right of Cancellation

An Insured Person may withdraw from the cover provided by this Policy at any time by giving notice to the Insured. No refund of Premium may be payable.

### How to Claim

Should you wish to make a claim under this policy you should contact our claims helpline on 0845 8410059 within 30 days or as soon as possible after the date of occurrence.

If you prefer, you can also contact us by writing to The Claims Service Team, ACE European Group limited, 200 Broomielaw, Glasgow, G1 4RU or sending an e-mail to [ah.ukclaims@acegroup.com](mailto:ah.ukclaims@acegroup.com).

### Complaints Procedure

We are dedicated to providing a high quality service and want to maintain this at all times. If you are not satisfied with our service please contact us, quoting your Policy details, so we can deal with your complaint as soon as possible. Our contact details are:

The Customer Service Manager, ACE European Group Limited, 200 Broomielaw, Glasgow, G1 4RU

Telephone: 0800 389 8425

E-mail: [A&Hcustserv.complaints@acegroup.com](mailto:A&Hcustserv.complaints@acegroup.com)

You may approach the Financial Ombudsman Service (FOS) for assistance if you are not satisfied with our final response. Contact details are given below. A leaflet explaining its procedure is available on request.

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

### Financial Service Compensation Scheme

In the unlikely event that we are unable to meet our liabilities, you may be entitled to compensation under the Financial Services Compensation Scheme.

Up to 1<sup>st</sup> January 2010, the FSCS will meet the first £2,000 of your claim in full plus 90% of the balance without any upper limit. From 1<sup>st</sup> January 2010 the FSCS will meet 90% of all valid claims without any upper limit. Further information about compensation scheme arrangements are available from the FSCS.