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Affinity Solutions Insurance Policy Summary for

Personal Accident & Group Travel Policy

Summary of cover

Period of Insurance: 01 September 2026 - 31 August 2027

PERSONAL ACCIDENT AND TRAVEL POLICY SUMMARY

Policy Number: 100743196GPA

Group Policyholder: St Clare's Oxford and St Clare's Services Ltd

This is a summary of cover and does not contain all the terms and conditions of your Policy, which can be found in the policy document, a copy of which is available upon request from the Group Policyholder. Please take time to make sure you understand the cover it provides.

Name of the Insurer:
Aviva Insurance Limited

Significant Features and Benefits

Persons covered by this Policy are persons attending a course organised by the Group Policyholder including Group Leaders and Chaperones.

Cover applies to Bodily Injury caused by Accidents and losses whilst travelling, and is valid during the following times:

Cover shall commence from the time of leaving the Insured Person's home address to travel directly to the premises of the Group Policyholder at the commencement of the course and continue until return to the Insured Person's home address at the completion of the course or at the first international destination arrival airport if travelling to a holiday destination upon completion of the course.

a) For an Insured Person whose home country is not the United Kingdom:
Whilst an Insured Person is on a placement trip including graduation ceremonies or temporary visits in connection with the activities of the College in the United Kingdom, cover starting from the time of leaving their place of residence outside the United Kingdom to commence the placement trip, until return to their place of residence outside the United Kingdom on completion of the placement trip.

b) For an Insured Person whose home country is the United Kingdom:
Daily travel to and from the group policyholder's premises to attend a course provided by the Policyholder including graduation ceremonies or temporary visits in connection with the activities of the College, cover commencing from the time of leaving the Insured Person's residence in the United Kingdom to attend the course including graduation ceremonies or temporary visits in connection with the activities of the College until return to their place of residence in the United Kingdom provided that such daily travel is direct.

c) For Group Leaders and Chaperones attending St. Clare's, Oxford:
Cover operates whilst attending a course, or whilst acting in a supervisory capacity, including travel to, from and whilst at St. Clare's, Oxford.

d) For all Insured Persons:
Whilst an Insured Person is on any leisure trip not exceeding 45 consecutive days in duration which occurs during a placement trip or attending a course, cover starting from the time of leaving their place of residence or the group policyholder's premises in the United

Kingdom to commence a leisure trip, whichever is left last, until return to their place of residence or the group policyholder's premises in the United Kingdom on completion of a leisure trip, whichever is reached first. There is no cover for leisure trips within an Insured Person's home country.

Whilst an insured person is participating in official activities organised by the group policyholder including a trip or travel organised by the group policyholder to attend these activities, cover starting from the time of leaving the designated departure point, until return to the designated drop off point.

Benefits & Excesses

a) Personal Accident - £20,000 for death (£10,000 in respect of Children under the age of 16), loss of one or more limbs, loss of sight in one or both eyes, total loss of hearing in one or both ears (limited to £5,000 for loss of hearing in one ear), total loss of speech and permanent total disablement from gainful occupation of any and every kind.

b) Medical, Travel and Repatriation Expenses - Unlimited for necessary costs incurred by non-residents of the United Kingdom within the United Kingdom for treatment given by a qualified medical practitioner and all hospital, nursing home and ambulance charges made by the National Health Service. In addition cover includes additional travel and accommodation expenses incurred by the student or any person needing to travel to, remain with or escort the Insured Person. We will not be liable for the first £25 of any claim.

c) Cega Assistance – see details below.

d) Personal Property - up to £5,000 (limit £1,500 for any one article. We will not be liable for the first £25 of any claim

e) Temporary Loss of Personal Property (after at least 4 hours) – purchase of essential clothing or toiletry items up to £2,000. We will not be liable for the first £25 of any claim.

f) Money – up to £5,000 for Money (limit £500 for coins and/or banknotes). We will not be liable for the first £25 of any claim.

g) Cancellation and Curtailment Expenses – up to £10,000. We will pay for travel and accommodation expenses including course fees if the student is unable to attend or complete the course as a result of any cause outside the control of St. Clare's or the student. We will not be liable for the first £25 of any claim.

h) Travel Delay – up to £50 for each four hour period in respect of accommodation and/or additional travel expenses as a result of the late arrival at the destination by a minimum of four hours and a maximum of £750 in total. We will not be liable for the first £25 of any claim.

i) Hi-Jack and Kidnap – £300 per day up to a maximum period of £25,000. We will not be liable for the first £25 of any claim.

j) Personal Liability – up to £2,000,000.

k) Legal Expenses – up to £25,000.

l) Dental Injury following accident – up to £1,000.

How to Claim

If you need to make a claim please call Cega Assist, using the details below:

Telephone:	+44 (0) 1243 621066		
Policy:	St. Clare's, Oxford	Policy Number:	100743196GPA

Cega Assistance is designed to provide Insured Persons with advice and assistance should they become ill or sustain injury during a journey outside their country of residence.

Cega Assistance is manned 24 hours a day, 365 days a year by multi-lingual assistance co-ordinators, experienced in managing medical assistance cases with hospitals and clinics worldwide.

Cega Assistance has the resources to provide repatriation by air ambulance and scheduled services - depending on the circumstances this can include a fully qualified escort.

Cega Assistance includes a highly qualified team of medical consultants and nursing staff on hand at any time to coordinate any medical assistance cases, arranging hospital admissions and ensuring that the most appropriate treatment is provided.

Cega Assistance has the ability to arrange direct billing with a network of hospitals and clinics worldwide, which guarantees the payment for treatment provided.

When using Cega Assistance please make sure you have the following information available:

- The name of the Insured Person and the Policy Number.
- The telephone or facsimile number where the Insured Person can be contacted.
- The Insured Person's address within the United Kingdom.
- The nature of the emergency or the assistance required.

PLEASE REMEMBER

- Every Insured Person should always carry this Summary with them.
- Keep a separate record of the telephone and email address.
- Give details to a travelling friend just in case they are unable to make the call themselves.
- Always contact Cega Assistance before incurring substantial expenses.

In addition

In the event of any circumstances which could give rise to a claim, you must give notice a soon as reasonably possible by writing to the following address:

St Clare's, Oxford 139 Banbury Road, Oxford OX72AL
by E-mail: insurance@stclares.ac.uk

Significant Exclusions

a) an Insured Person engaging in active service in any of the Armed Forces of any nation;

b) War within the Country of Permanent Residence of the Insured Person;

c) an Insured Person who has attained the age of eighty five years unless such Bodily Injury loss or expense occurs during the Policy Period in which the Insured Person attains the age of eighty six years;

d) an Insured Person participating in any sport as a professional.

e) sickness, disease, any naturally occurring condition or gradually operating cause, or post traumatic stress disorder, other than as a direct result of Bodily Injury;

f) an Insured Person committing or attempting to commit suicide or intentionally inflicting self injury;

g) an Insured Person engaging in aviation as a pilot of a fixed wing or rotary propelled aircraft;

h) an Insured Person's own criminal act;

i) an Insured Person travelling against the advice of a qualified medical practitioner or for the purpose of obtaining medical treatment;

j) any inpatient hospital treatment or Emergency Repatriation Expenses incurred without the prior approval of Cega Assistance;

k) any loss of Personal Property not reported to the police, transport carrier or other authority within 48 hours of discovery or where no attempt has been made to recover the items;

l) any cover or benefit or payment of any claim or sums if that would directly or indirectly put Aviva or any of its group companies in breach of any applicable economic or trade sanctions;

m) any cover or benefit or payment of any claim or sums in respect of any event organised by St. Clare's in Afghanistan, Iran, Iraq, North Korea and Syria, including travel to and from Afghanistan, Iran, Iraq, North Korea and Syria.

n) any expenses incurred if an Insured Person who is travelling or intending to travel against the advice of a medical practitioner or for the purpose of obtaining medical treatment or medical advice;

Law governing the policy

The policy is governed by and interpreted in accordance with English law.

Complaints Procedure

Our Promise of Service

Our goal is to give excellent service to all our customers but we recognise that things do go wrong occasionally. We take all complaints we receive seriously and aim to resolve all our customers' problems promptly. To ensure that we provide the kind of service you expect we welcome your feedback. We will record and analyse your comments to make sure we continually improve the service we offer.

What will happen if you complain

- We will acknowledge your complaint promptly.
- We aim to resolve all complaints as quickly as possible.

Most of our customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, we will contact you with an update within 10 working days of receipt and give you an expected date of response.

What to do if you are unhappy

If you are unhappy with any aspect of the handling of your insurance we would encourage you, in the first instance, to seek resolution by contacting your insurance adviser. You can write or telephone, whichever suits you, and ask your contact to review the problem.

If you are unhappy with the outcome of your complaint you may refer the matter to the Financial Ombudsman Service.

You can contact the Financial Ombudsman Service by telephone on 0800 023 4567. You can also visit their website at www.financial-ombudsman.org.uk where you will find further information.

Whilst we are bound by the decision of the FOS, you are not. Following the complaints procedure does not affect your right to take legal action.

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.

Finalise Form

Aviva Insurance Limited
Registered in Scotland No.SC002116.
Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153.

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