| Retirement | Investments | Insurance | Health |

Affinity Solutions Insurance Policy Summary

Personal Accident & Sickness to include School Fees cover

Summary of cover

Period of Insurance: 01 September 2026 – 31 August 2027

This short document provides you with a summary of the Group Fees Policy issued to St Clare's Oxford. It is important you read this information so that you can feel confident about what the product offers you and your rights and obligations as a policyholder. Full details of the Policy Number 100743859GPA are available from St. Clare's,Oxford.

What Cover Do I Get

The Cover provides payment for Tuition and Accommodation Fees

As a result of the unavoidable absence of a registered student from St. Clare's, Oxford owing to illness or accident, or having been in contact with human infection

Significant Features and Benefits

School Fees Insurance

A Tuition and accommodation Fees – up to 100% if the registered student if unable to attend St Clare's Oxford at any point from the start of the academic year (and for which fees for accommodation or tuition have been incurred) and ending on completion for the period (for which fees have been paid)

Significant or Unusual Exclusions or Limitations

The following may invalidate your cover under the Policy. Please see the policy document for full details:

- War within country of Domicile
- Any Payment of Fees where the period of absence is below 7 days
- Pregnancy or Childbirth
- Any congenital abnormality
- As a result of inoculations or similar preventative treatment
- Flying as a pilot
- Suicide, attempted suicide or intentional self injury
- The abuse of alcohol or solvents
- Against Medical Advice
- Drugs unless taken as prescribed by a Medical Practitioner or following the manufacturers instructions
- Drugs taken to control drug addiction
- Any Mental or Nervous Disorder
- Disinclination to Travel

How to Claim

If you need to make a claim please call our claims line on **08000 516 583**. Our line operates 9am to 5pm, Monday to Friday.

Please have your policy number to hand when calling.

For our joint protection telephone calls may be recorded and/or monitored.

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**

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 the scheme if we cannot meet our obligations, depending on the type of insurance and 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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