

Annual Holiday Travel Insurance Flexible Benefits Group Policy Schedule

CHUBB®

Policy Number	UKBFTC75161
The Group Policyholder	Nottingham Trent University
Address	50 Shakespeare Street Nottingham NG1 4FQ
	<p>a) i) From: 01/10/2018 (the Commencement Date)</p> <p>ii) To: 30/09/2019 (both dates inclusive)</p> <p>b) Any subsequent period for which We shall agree to accept a Renewal Premium</p>
Renewal Date	The anniversary of the Commencement Date .
Period of Cover	Cover in respect of each Insured Person will commence on the Commencement Date or on the first day of the month after the date on which the Insured Person has requested cover and the Group Policyholder has agreed to pay Premium , if after the Commencement Date .
Premium (inclusive of Insurance Premium Tax @ 20%)	Premiums are calculated in accordance with rates agreed between Us and the Group Policyholder as specified in the Group Policy Schedule of Benefits. The Premiums are paid by the Insured Person to the Group Policyholder who forwards them to Us directly in monthly Declarations .
Declarations	<p>The Group Policyholder must forward monthly Declarations to Us confirming:</p> <p>a) the number of Insured Persons who have requested cover; and</p> <p>b) whether their Partner and/or Children (if any) are to be included; and</p> <p>c) the monthly Premium due to Chubb for each Insured Person.</p> <p>Declarations and the total Premium due to Us must be sent to Us by the Group Policyholder prior to the end of the following month.</p>
Eligibility	To be covered under this Policy You and all other persons insured under this Policy must have your main residence in the United Kingdom and be in the United Kingdom when this Policy is taken out and be registered with a GP in the United Kingdom.
Date of issue	17 th July 2018

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Insured Person(s):	A. Any director or employee of the Group Policyholder aged under 70 who has chosen to participate in the Group Policyholder's flexible benefits programme.
	B. Any Partner , aged under 70 of a Category A Insured Person for whom cover has been selected
	C. Children of a Category A and/or Category B Insured Person for whom cover has been selected

Excess: £50.00 Per **Insured Person**, per Section where applicable.

Monthly Premiums inclusive of Insurance Premium Tax @ 20%

Insured Person(s) Geographical Limits (including Winter Sports)	Category A Only	Categories A & C	Categories A & B	Categories A, B & C
Europe Only	£3.45	£3.78	£4.81	£5.16
Worldwide	£7.74	£8.51	£10.83	£11.61

Section	Benefit Description	Benefit Amounts / Limit of Liability (Up to a maximum of)
1	Cancellation, Curtailment & Rearrangement	1. Cancellation, Curtailment & Rearrangement Costs £5,000 2. Catastrophe Cover £1,000
2	Travel Delay	1. A. Delay – £40 for the first full 12 hours delay and £20 for each subsequent full 12 hours - up to a maximum of £400. B. Abandonment - £5,000 2. Additional pet care fees - £50 for each full 24-hour period of delay and up to a maximum of £500
3	Missed Departure	£1,000
4	Personal Accident	1. Loss of Sight or Loss of Limb £50,000 2. Permanent Total Disablement £50,000* 3. Accidental death £25,000** * which stops the Insured Person from performing or giving attention to any gainful occupation for which they are fitted by education, training or experience. ** limited to £10,000 if the Insured Person is under 18 years of age at the time of the Bodily Injury .
5	Medical Expenses and Repatriation	Medical Expenses and Repatriation - £10,000,000 except for: 1. emergency dental treatment costs which are limited to £350 2. cremation or burial charges or repatriation of remains which are limited to £5,000
6	Hospital Benefit	£30 for each full 24 hours the Insured Person spends in Hospital up to a maximum of £1,500. (Doubled if hospitalisation is caused by unprovoked malicious assault)
7	Personal Property	1. Repair & Replacement Costs - £2,000 Single Article Limit £300 Golf clubs, bags and accessories Limit £300 Spectacles or prescription sunglasses Limit £300 Duty free goods brought on the return leg of the Journey Limit £100 Valuables Limit £400 2. Delayed Baggage - £100 for the first full 12 hours delay and £100 for the next full 12 hours delay, up to a maximum of £200.
8	Money	£500 (but limited to £50 if the Insured Person is under 16 years of age)

9	Loss of Passport / Driving License Expenses	£250
10	Hijack	£50 for each full 24 hours the Insured Person is held hostage up to a maximum of £500
11	Personal Liability	Limit of Liability £2,000,000
12	Overseas Legal Expenses	£50,000
13	Winter Sports Operative	<ol style="list-style-type: none"> 1. Unused Ski Pack - Up to £75 for each 24hour period up to a total of £450 2. Replacement Winter Sports Equipment hire - Up to £50 (to maximum of £500) 3. Piste Closure (Lack of Snow) - £40 (to a maximum of £400) 4. Avalanche - £500

Chubb. Insured.SM