

ACE Guardian Travel Insurance Policy Summary

This policy summary is essential reading but does not contain the full terms and conditions of Challenges (Un)Limited & ACE Guardian Travel Insurance Policy (the Policy) which can be found in the Group Policy document Policy Number 51UK453451. Cover is underwritten by ACE European Group Limited (ACE).

Scope

The Policy provides travel insurance cover for a trip outside your country of domicile (as you have declared on the enrolment form: either the country where you regularly live before starting the trip or one which you hold a valid passport for) where the main purpose of the trip is to engage in charitable, missionary or humanitarian work. The Policy does not provide cover in, and only includes emergency medical repatriation back to, your country of domicile (apart from a 3 months extension of cover following your repatriation/return at the end of the trip). All insured persons must be aged over 3 months when the Policy is purchased and under 75 years on the date the trip commences.

Duration

This Policy is valid from 1st November 2008 until 31st October 2009 for all trips booked or commenced within this period where the appropriate premium is paid.

Cover for Cancellation under the Disruption section of the Policy commences as soon as the Policy comes into force or when the trip is booked – whichever is later. Cover under the other sections commences as soon as you leave home on the first day and ends when you reach home on the last day of the trip or on the “To” date shown on the Policy Schedule (the end of the Period of Insurance), whichever is earlier (except in respect of cover under the Medical section: Ongoing Emergency Medical Treatment following Emergency Repatriation or Emergency Medical Treatment following return home, when cover ends 3 months after emergency repatriation/return home).

Significant Features and Benefits

Sections	Sub-Section	Benefit Amount	Excess
1. Personal Injury	Death	£25,000*	Nil
	Emergency Death Expenses	£1,000	Nil
	Permanent Total Disablement	£25,000	Nil
	Permanent Disability	£25,000	Nil
2. Medical	i. Emergency Medical Expenses	i. £5,000,000 (£50,000 in the United Kingdom)	£50
	ii. Emergency Dental Expenses	ii. £750	£50
	iii. In-Patient benefit	iii. £50 per day (up to a maximum of £1,000)	Nil
	iv. Supplementary Travel and Accommodation Expenses	iv. £15,000	£50
	v. Emergency Repatriation Expenses	v. Unlimited	Nil
	vi. Ongoing Emergency Medical Treatment Expenses following Emergency Repatriation	vi. £50,000	Nil
	vii. Emergency Medical Treatment following return home	vii. £50,000	£50
3. Belongings and Equipment	i. Personal Belongings	i. £2,000	£50
	ii. Personal Belongings Delay	ii. £250	Nil
	iii. Business Equipment	iii. £1,500	£100
	(This sub-Section is optional and is only operative when shown as covered on the Policy Schedule under “Cover Applicable”)		
4. Money	i. Money	i. £500	£50
	ii. Airline Tickets	ii. £1,000	£50
	iii. Credit Card Misuse	iii. £1,000	£50
	iv. Emergency Replacement of Passport	iv. £500	£50
5. Disruption	i. Cancellation/Curtailment/Alteration to Itinerary/Replacement/Rearrangement	i. £5,000	£50
	ii. Travel Delay:	ii.	Nil
	a) after 4 hours;	a) £20;	Nil
	b) for each 1-hour period thereafter.	b) £10, (up to a maximum of £200)	Nil
iii. Missed Departure	iii. £1,000	£50	
iv. Hijack	iv. £100 per day (up to a maximum of £5,000)	Nil	
6. Personal Liability		£2,000,000	Nil

KEY: £ = GBP

ACE ASSISTANCE – Medical Emergency Service: In the event of a medical emergency, telephone ACE Assistance on: +44 20 7173 7798 from outside the UK; (or 020 7173 7798 from within the UK) at any time of the day or night, 365 days a year. ACE Assistance will give you advice and assistance in the event of any medically-related emergency.

Please quote your name, the Policy Number and Period of insurance. Please remember to give a telephone number where you can be contacted.

ACE Assistance will decide the most appropriate course of action to help you through the emergency – **do not try to find your own solution.**

Significant Exclusions – (See General Exclusions and the Specific Exclusions of each Section of the policy document).

There are some situations for which you are not covered. These generally involve anything you already know about or that are caused by deliberate or illegal acts on your part. The most significant exclusions of this policy are set out here.

Claims due to the following causes will not be paid:

- your being a professional sports person or entertainer (General Exclusion 1a)
- war (except in certain cases as advised to and accepted by us, for payment of an additional premium, see General Exclusion 1b)
- air sports or air travel other than as a fare-paying passenger, hazardous activities (General Exclusions 2a & d)
- membership of the armed forces (General Exclusion 2b)
- HIV/HIV-related illness/AIDS/ARC other than where contracted as a result of blood transfusion (General Exclusion 3e)
- treatment of psychiatric or mental disorders more than 30 days after the first expense has been incurred (Section 2 Medical Specific Exclusion 3a)
- medical expenses incurred in the country of domicile (as you have declared on the enrolment form) following emergency medical repatriation or return home to country of domicile, other than a 3-month extension of cover following your repatriation/return at the end of the trip (Section 2 Medical Specific exclusion 3b)
- medical expenses for any treatment received after 3 days from the date ACE Assistance determine that you are fit to be repatriated to the country of domicile you declared on the enrolment form (Section 2 Medical Specific exclusion 3c)
- regulations or order made by any Public Authority or Government (Section 5 Disruption Specific Exclusion 8)

There may be other exclusions which are significant to you. See the Specific Exclusions and General Exclusions Sections of the policy document for full details.

Cancellation

The insured person has no cancellation rights under the terms of this policy.

Claim Provisions

In the event of a claim under this Policy contact the ACE Claims Service Team, quoting your full policy number, within 30 days or as soon as reasonably possible after the date of the occurrence:

Postal Address: 200 Broomielaw, Glasgow G1 4RU.

Telephone: 0845 841 0059 (within UK only)

International: +44 (0)141 285 2999

Facsimile: +44 (0)1293 597323

e-mail: claims@ace-ina.com

Complaints Procedures

If you are not satisfied with ACE's service, please contact MasterPolicy Insurance Brokers, Hamilton House, 152 Shortmead Street, Biggleswade, Bedfordshire SG18 0BL; or the A&H Customer Service Manager, ACE European Group Limited, quoting your policy details:

Postal Address: 200 Broomielaw, Glasgow G1 4RU.

Telephone: 0845 841 0056 (within UK only)

International: +44 (0)141 285 2999

Facsimile: +44 (0)1293 597376

e-mail: A&Hcustserv.complaints@ace-ina.com

Financial Ombudsman Service

If you are not satisfied following receipt of ACE's final response, you may contact the Financial Ombudsman Service:

Postal Address: South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Telephone: 0845 080 1800;

Facsimile: 0207 964 1001

e-mail: enquiries@financial-ombudsman.org.uk

Web Site: www.financial-ombudsman.org.uk

The existence of these complaints procedures does not affect any right of legal action you may have against ACE.

Compensation Scheme

In the unlikely event that ACE is unable to meet its liabilities, you may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). The FSCS will meet the first GBP 2,000 of your claim in full plus 90% of the balance without any upper limit. Their contact details are:

Postal Address: FSCS, 7th Floor, Lloyds Chambers, Portsoken Street, London, E1 8BN.

Telephone: 020 7892 7300

e-mail: enquiries@fscs.org.uk

Web Site: www.fscs.org.uk