

# Flexible Benefits Annual Holiday Travel Insurance Group Policy Schedule



<b>Policy Number</b>	UKBFTC75161	
<b>The Group Policyholder</b>	Nottingham Trent University	
<b>Address</b>	50 Shakespeare Street Nottingham NG1 4FQ	
<b>Period of Insurance</b>	a) i) From: 01 October 2024 (the <b>Start Date</b> ) ii) To: 30 September 2025 (both dates inclusive) b) Any later period for which <b>We</b> agree to accept a renewal premium.	
<b>Renewal Date</b>	The anniversary of the <b>Start Date</b> .	
<b>Period of Cover</b>	Cover for each <b>Insured Person</b> will begin on the <b>Start Date</b> or the date they are included in this insurance through the <b>Insurance Arrangement</b> with the <b>Group Policyholder</b> , if after the <b>Start Date</b> .	
<b>Cover Applicable</b>	Geographical Limits	Europe & Worldwide
	Children travelling unaccompanied	Not Insured
	Section 13 - Winter Sports	Included
<b>Premium (inclusive of Insurance Premium Tax at the applicable rate)</b>	Premiums are calculated in accordance with rates agreed between <b>Us</b> and the <b>Group Policyholder</b> – the monthly premiums are as stated in this <b>Group Policy Schedule</b> . The premiums are paid by the <b>Policyholder</b> to the <b>Group Policyholder</b> who forwards them to <b>Us</b> directly in monthly <b>Declarations</b> .	
<b>Declarations</b>	The <b>Group Policyholder</b> must forward monthly <b>Declarations</b> to <b>Us</b> confirming: <ol style="list-style-type: none"> <li>the number of <b>Policyholders</b> who have requested cover; and</li> <li>whether their <b>Partner</b> and/or <b>Children</b> (if any) are to be included; and</li> <li>the monthly premium due to <b>Chubb</b> for each <b>Insured Person</b>.</li> </ol> <b>Declarations</b> and the total premium due to <b>Us</b> must be sent to <b>Us</b> by the <b>Group Policyholder</b> prior to the end of the following month.	
<b>Applicable Policy Wording</b>	2024 - Travel Flex Policy Wording 07 2024	
<b>Date of issue</b>	07 August 2024	

## Insured Persons

### Category A:

Any director or employee of the **Group Policyholder** who has chosen to be included in this Policy and for whom the **Group Policyholder** has agreed to pay the required premium.

**Maximum Age Limit:** 70 years.

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### Category B:

The **Partner** of an **Insured Person** described in Category A.

**Maximum Age Limit:** 70 years.

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### Category C:

Any **Child** of an **Insured Person** described in Category A and/or Category B.

**Maximum Age Limit:** 18 years or 23 years if still in **Full-Time Education**.

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## Journeys covered

This Policy covers all **Journeys** within the **Geographical Limits** during the **Period of Insurance** provided they meet the following conditions:

- No individual **Journey** shall continue for more than 60 consecutive days
- No more than 30 days in total per **Insured Person** are spent on **Journeys** involving **Winter Sports** (if insured) in any one **Period of Insurance**
- No more than 90 days in total per **Insured Person** are spent on **Journeys** in any **Period of Insurance**

Each **Journey** in the **United Kingdom** or Isle of Man includes at least two nights spent in accommodation that is booked before the **Journey** begins.

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Monthly Premiums inclusive of Insurance Premium Tax at the applicable rate				
Geographical Limits	Insured Person(s)			
	Category A Only (director/employee)	Categories A & B (director/employee & Partner)	Categories A & C (Director/employee & Children)	Categories A, B & C (director/employee & Family)
Europe Only (including Winter Sports)	£4.24	£5.91	£4.65	£6.35
Worldwide (including Winter Sports)	£9.53	£13.32	£10.47	£14.28

Section	Benefit Description	Benefit Amount / Limit of Liability	Excess per person
1. Disruption	1. Cancellation, Curtailment & Rearrangement Costs 2. Catastrophe Cover	up to <b>£5,000</b> up to <b>£1,000</b>	£50.00 nil
2. Travel Delay	1. a) Delay payable after a first full 12 hours delay payable for each subsequent full 12 hour delay maximum amount payable b) Abandonment payable after more than 24 hours delay 2. Additional Petcare Fees payable after each full 12 hour delay maximum amount payable	<b>£40</b> <b>£20</b> <b>£400</b> up to <b>£5,000</b> up to <b>£50</b> <b>£500</b>	nil nil £50.00 nil
3. Missed Departure	1. Missed departure	up to <b>£1,000</b>	£50.00
4. Serious Injury	A. Loss of Limb B. Loss of Sight in Both Eyes C. Loss of Sight in One Eye D. Permanent Total Disablement E. Accidental death*	<b>£50,000</b> <b>£50,000</b> <b>£25,000</b> <b>£50,000</b> <b>£50,000</b>	nil
	* Limited to <b>£10,000</b> if the Insured Person is under 18 years of age at the time of the Bodily Injury.		
5. Medical & Other Expenses	1. a) Medical Expenses and Emergency Repatriation Expenses* b) Additional travel and hotel expenses 2. Repatriation of Mortal Remains	Up to <b>£10,000,000</b> Unlimited up to <b>£10,000</b>	£50.00 £50.00 £50.00
	* Dental expenses limited to <b>£350</b> (see Specific Definitions for Section 5 for details)		
6. Hospital Stay Abroad	1. Hospital In-Patient Abroad maximum amount payable	<b>£30</b> per day <b>£1,500</b>	nil
7. Personal Belongings	1. Personal Belongings 2. Personal Belongings Delay payable after a first full 12 hours delay payable for the next full 12 hour delay maximum amount payable	up to <b>£2,000</b> up to <b>£100</b> up to <b>£100</b> <b>£200</b>	£50.00 nil
	Maximum amounts payable under Item 1. Personal Belongings per Insured Person (see Specific Exclusions for Section 7 for details) A single article, pair or set, or part of a pair or set <b>£300*</b> All Valuables – (see Specific Definitions for Section 7 for details) <b>£400**</b> Golf clubs, bags and accessories <b>£300</b>		

Spectacles and prescription sunglasses	<b>£300</b>
Duty free goods	<b>£100</b>

\* Reduced to **£100** if no receipt is provided \*\* £300 maximum any one item

8. Money	1. Loss of Money	up to <b>£1,000</b>	£50.00
	Limited to <b>£50</b> if the Insured Person is under 16 years of age		
	Limited to £500 in coins and/or bank notes		
9. Loss of Travel Documents	1. Loss of passport or driving licence expenses	up to <b>£250</b>	nil
10. Hijack	1. Hijack payable each full 12 hours being held hostage in a hijack maximum amount payable	<b>£50</b> <b>£500</b>	nil
11. Personal Liability	1. Personal Liability	up to <b>£2,000,000</b>	nil
12. Overseas Legal Expenses	1. Overseas Legal Expenses	up to <b>£50,000</b>	nil
13. Winter Sports	1. Unused Ski Pack payable each full 24 hours of being unable to use ski pack due to accident or illness maximum amount payable	up to £75 £450	
	2. Replacement Winter Sports Equipment Hire payable each full 24 hours of needing to hire replacement equipment maximum amount payable	up to £50 £500	nil
	3. Piste Closure payable each full 24 hours of piste closure due to lack of snow maximum amount payable	up to £40 £400	
	4. Avalanche Payable after more than 10 hours delay in arrival or departure due to avalanche	up to £500	

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