



# ACE Guardian World Personal Injury and Travel

## Summary Of Cover

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. Please take time to make sure you understand the cover it provides. Cover is underwritten by ACE European Group limited.

### Significant Features and Benefits

#### Personal Injury

Accidental bodily injury which causes:

Death	£50,000
Permanent Total Disablement	£50,000
Permanent Disabling Injuries	£50,000

#### Scale of Injuries

A.	Loss of one or more limbs	100%
B.	Loss of sight in one or both eyes	100%
C.	Loss of speech	100%
D.	Loss of hearing in both ears	100%
E.	Loss of intellectual capacity	100%
F.	Loss of hearing in one ear	25%
G.	Post Traumatic Stress Disorder	20%*
H.	Total loss of use of:	
	i) the back or spine below the neck with no damage to the spinal cord	40%
	ii) the neck or cervical spine with no damage to the spinal cord	30%
	iii) a shoulder, elbow or wrist	25%
	iv) a hip, knee or ankle	20%
I.	Loss of or total loss of use of:	
	i) a thumb	30%
	ii) a forefinger	20%
	iii) any other finger	10%
	iv) a big toe	15%
	v) any other toe	5%
J.	Payment for any Permanent Disabling Injury not noted above will be calculated on a medical assessment by ACE of the degree of disablement relative to this scale. No account shall be taken of the Insured Person's occupation.	
* Subject to a maximum payment of GBP15,000.		

Temporary Total Disablement	N/A
Temporary Partial Disablement	N/A

Whilst: on any trip abroad in connection with the business of the Insured, including incidental Holiday travel.

### Significant or Unusual Exclusions or Limits

This section does not cover injury arising:

- Anybody over the age of 80
- Anybody engaged in air travel unless as a fare paying passenger
- Suicide or deliberate self harm
- Member of the armed forces
- Post traumatic stress disorder, psychological or psychiatric condition
- Repetitive stress (strain) injury or syndrome
- Influence of solvents, drugs or medication unless prescribed
- Driving whilst under the influence of alcohol over the legal limit
- Travelling to countries who are at war
- Any claim in excess of the policy's aggregate limit
- Engaging in a criminal act, riot or civil commotion

Policy Section that contains further details

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**Emergency Medical Expenses and other Expenses**  
 Cover for medical expenses incurred whilst on an insured Journey outside of the UK (or Country of domicile if different)

Emergency Medical Expenses and other Expenses are unlimited or the limit stated in the schedule

This section also includes:  
 Emergency Repatriation Expenses

Hospital Confinement of £50 for each full 24 hour period payable up to 365 days

Supplementary Travel and Accommodation Expenses

- Travel and accommodation of 2 relatives or friends (if required on medical advice)
- Funeral expenses outside the UK
- Transportation costs of the body or ashes
- Transportation costs of returning the personal belongings back to the UK

Ongoing Treatment following Emergency Repatriation for medical expenses incurred, and not otherwise available from the NHS, in the UK up to a maximum benefit amount of £50,000 subject to the ACE's prior written approval

Search and Rescue Expenses Insurance whilst on a Journey outside the United Kingdom an Insured Person is reported as missing and it becomes necessary for the rescue or police authorities to instigate a search and rescue operation up to the amount up to a maximum benefit amount of £20,000

Emergency Medical Treatment following return home to the Country of Domicile other than the United Kingdom, or any other country where a National Health Service or equivalent service is available, subject to the Insured Person's eligibility, an Insured Person becomes ill or sustains bodily injury, ACE will indemnify the Insured up to the Benefit Amount for reasonable and necessary Emergency Medical Treatment the Insured Person incurs subject to the ACE's prior written approval

ACE Guardian Assistance Operates 24 hours a day, 365 days a year

**This section does not cover:**

- Anybody over the age of 80
- Suicide or deliberate self harm
- Member of the armed forces
- Influence of solvents, drugs or medication unless prescribed
- Travelling to countries who are at war
- When travelling against the advice of a medical practitioner
- When the purpose of the trip is to receive medical treatment, cosmetic treatment, or medical advice
- Medication costs known or required prior to travelling

**There is no cover provided under this Policy for routine medical expenses**

**Specific to Emergency Treatment following return Home:**  
 This section is only applicable if cover for which the Period of Insurance is still in force and the Insured Person has returned to their Country of Domicile where there is no National Health Service or the equivalent available.

ACE shall not be liable for:

1. Costs incurred more than three months after return to the Insured's Country of Domicile

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**Personal Belongings and Business Equipment**  
 Cover for loss, theft or damage to personal belongings whilst on an insured Journey up to the amount shown in the schedule

**Extension**  
 Delayed Personal Belongings  
 If your Personal Belongings are delayed for over 4 hours, ACE will cover any necessarily incurred essential purchases up to the amount shown in the schedule

This section does not cover:

- Vehicles or accessories
- Items not kept in a locked boot or compartment of unattended vehicle
- Wear and tear, vermin, moth, climate conditions, breakdown
- Loss or damage caused by airline or other transport carrier including freight
- Loss due to confiscation or detention by customs
- Household furniture, household appliances or equipment
- Business Equipment

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Urgent Expenses following Death

additional expenses reasonably and necessarily incurred in returning the Insured Person, their Personal Belongings and any portable Business Equipment carried by them on the Journey, to their home.

Where Bodily Injury results in Death and a Benefit amount is shown for death under Section A – Item 1 of the Schedule of Benefits, ACE will, on production of an interim Death Certificate, pay the Policyholder up to GBP1,000 to cover expenses which need urgent payment whilst the administration of the Insured Person's estate is being arranged.

<p><b>Money</b> Cover for loss, theft or damage to money whilst on a insured Journey up to the amount shown in the schedule.</p> <p><b>Extensions</b> Fraudulent Use of Credit Card Cover for loss due to credit/charge/debit/bankers cards being lost or stolen and fraudulently used up to the amount shown in the schedule, as long as the card issuer's terms have been fully complied with</p> <p>Emergency Replacement of Passport, Visa, Travel Documents and Driving Licence Cover for any fees and reasonable additional travel or accommodation expenses incurred in replacing a passport, visa, driving licence and other essential documents due to loss, theft or damage</p>	<p><b>This section does not cover:</b></p> <ul style="list-style-type: none"> <li>• Loss due to confiscation or detention by customs</li> <li>• Loss due to devaluation or shortages due to error or omission</li> </ul>	<p>Page(s) 17</p>
<p><b>Disruption</b> Cancellation, Alteration, Curtailment, Replacement and/or Rearrangement Expenses</p> <p>Covers the costs relating to the necessary Cancellation, Alteration, Curtailment, Replacement and/or Rearrangement Expenses of a Journey due to any cause outside the insured person's control up to the amount shown in the schedule</p> <p><b>Travel Delay</b> Cover for delay of the outward or return departure aircraft, sea vessel or publicly licensed conveyance of over 4 hours from the departure time due to strike, industrial action, adverse weather conditions, mechanical breakdown or structural defect up to the amount shown in the schedule</p>	<p><b>This section does not cover:</b></p> <ul style="list-style-type: none"> <li>• When travelling against the advice of a Qualified Medical Practitioner</li> <li>• When the purpose of the trip is to receive medical treatment or medical advice</li> <li>• Disinclination to travel</li> <li>• Redundancy or resignation</li> <li>• Adverse changes to financial circumstances</li> <li>• Any expenses incurred due to strike, labour dispute, mechanical breakdown or failure of transport if existed prior to Journey</li> <li>• Any expenses incurred as a result of changes made by any Public Authority or Government</li> <li>• Default of any provider of transport or accommodation</li> <li>• Failure to check in</li> <li>• Obtain written confirmation of the number of hours delayed and the reason</li> <li>• Withdrawal from service due to orders from manufacturer, Civil Aviation Authority, Rail Authority, Port Authority</li> </ul>	<p>Page(s) 18</p>
<p><b>Personal Liability</b> Covers legal costs and damages which the Insured Person becomes legally liable to pay as a result of having caused death or injury to a third party or damage to their property up to the amount shown in the schedule</p>	<p><b>This section does not cover:</b></p> <ul style="list-style-type: none"> <li>• Bodily injury in the course of employment</li> <li>• Bodily injury to Insured Persons' immediate family</li> <li>• Property belonging or in custody of an Insured Person</li> <li>• Mechanically propelled vehicle, aircraft, hovercraft, watercraft or firearms</li> <li>• The ownership, possession or occupation of land or buildings, immobile property or caravans</li> <li>• Any wilful or malicious act</li> <li>• Punitive or exemplary damages</li> </ul> <p>No admission, offer, promise or indemnity to be made without the consent of ACE</p>	<p>Page(s) 19</p>
<p><b>Legal Expenses</b> Cover for legal expenses to pursue a negligent third party for damages who causes Bodily Injury or illness to the Insured Person during a Journey up to the amount shown in the schedule.</p>	<p><b>This section does not cover:</b></p> <ul style="list-style-type: none"> <li>• Any criminal or wilful act</li> <li>• Any expenses incurred prior to ACE's written approval</li> <li>• Fines, Penalties compensation or damages Claims against ACE or an Insured Person</li> <li>• Expenses incurred due to failure to co-operate with ACE</li> <li>• Expenses incurred due to settling or withdrawing a claim with out ACE approval</li> <li>• Unreasonable or excessive legal expenses</li> </ul> <p>ACE shall at all times have complete control over legal proceedings and be kept fully informed</p>	<p>Page(s) 20 - 21</p>
<p><b>Political and Natural Disaster evacuation</b> Cover is for Evacuation Expenses or Accommodation Expenses up to the amount stated in the Schedule of Benefits.</p>	<p><b>This section does not cover:</b></p> <ul style="list-style-type: none"> <li>• If the Insured person is a national in the country where the event occurred</li> </ul>	<p>Page(s) 22</p>
<p><b>Hijack and Kidnap</b> Cover is a daily benefit in the event being kidnapped or hijacked up to the amount shown in the schedule</p>	<p><b>This section does not cover:</b></p> <ul style="list-style-type: none"> <li>• Ransom money</li> <li>• Travelling to or in a country that is in a state of war</li> </ul>	<p>Page(s) 23</p>

### **Duration of Policy**

The Policy will remain in force for 12 months from the date of commencement and is annually renewable.

### **Right of Cancellation**

The Insured Person may withdraw from the cover provided by this Policy at any time by giving notice to the Insured. No refund of Premium may be payable. The Insured may not cancel this Policy.

### **How to Claim**

Should you wish to make a claim under this policy you should contact our claims helpline on 0845 8410059 within 30 days or as soon as possible after the date of occurrence. If you prefer, you can also contact us by writing to The Claims Service Team, ACE European Group limited, 200 Broomielaw, Glasgow, G1 4RU or sending an e-mail to [ah.ukclaims@acegroup.com](mailto:ah.ukclaims@acegroup.com).

### **Complaints Procedure**

We are dedicated to providing a high quality service and want to maintain this at all times. If you are not satisfied with our service please contact us, quoting your Policy details, so we can deal with your complaint as soon as possible. Our contact details are:

The Customer Service Manager, ACE European Group Limited, 200 Broomielaw, Glasgow, G1 4RU

Telephone: 0800 783 907

E-mail: [A&Hcustserv.complaints@acegroup.com](mailto:A&Hcustserv.complaints@acegroup.com)

You may approach the Financial Ombudsman Service (FOS) for assistance if you are not satisfied with our final response. Contact details are given below. A leaflet explaining its procedure is available on request.

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

### **Financial Service Compensation Scheme**

In the unlikely event that we are unable to meet our liabilities, you may be entitled to compensation under the Financial Services Compensation Scheme.