



ace europe

Endorsement forming part of and attaching to Policy Number:

Torquay International School Ltd

in the name of:

UKBSTC56293

SUBJECT otherwise to all the terms and conditions contained herein or endorsed hereon it is hereby declared and agreed that:

This policy is extended to include Natural Disaster Coverage.

- General Definitions.

The following definition is included:

Natural Disaster shall mean hurricane, tornado, storm, high water, wind, driven water, tsunami, earthquake, volcanic eruption, landslide, snowstorm or natural fire.

Section 1 – Cancellation and Curtailment

Sub-Section (i) Cancellation/ Curtailment/ Alteration to Itinerary

Is deleted and replaced with the following:

If during the Period of Insurance the Insured Person is forced to:

1. cancel any part of a planned Journey prior to the commencement of that Journey; or
2. curtail or alter the itinerary of any part of a planned Journey during the course of that Journey,

as the direct and necessary result of:

- a.
 - i. the death, serious injury, sudden illness or complications of pregnancy (as diagnosed by a Qualified Medical Practitioner who specialises in obstetrics) of the Insured Person, or the Insured Person's Partner, mother, father, daughter, son, sister, brother friend or close business colleague;
 - ii. the compulsory quarantine of the Insured Person on the order of a treating Qualified Medical Practitioner; provided that such cancellation, curtailment or alteration is confirmed as medically necessary by the treating Qualified Medical Practitioner;
- b. the Insured Person being subject to, jury service, subpoena or Hijack of the conveyance on which the Insured Person is travelling;
- c. cancellation or curtailment of scheduled public transport services consequent upon strike, riot, civil commotion or Natural Disaster;
- d. the Insured Person's residence or business premises being rendered uninhabitable within 7 days of commencement of the planned Journey or
- e. the Insured Person's presence being required by the Police following burglary or attempted burglary at the Insured Person's residence or business premises,

ACE will indemnify the Policyholder up to the Benefit Amount in respect of such Cancellation, Curtailment or Alteration to Itinerary Expenses incurred for any one Journey.

Sub-Section (ii) Travel Delay and Abandonment

Is deleted and replaced with the following:

If during a Period of Insurance an Insured Person is delayed for at least 12 hours from the scheduled departure time (as shown on the travel ticket) of the outbound journey from the Country of Domicile or the return journey to the Country of Domicile because the scheduled departure of a Public Conveyance is delayed due to a Natural disaster, Strike or Industrial Action, adverse weather conditions, traffic flow congestion, mechanical breakdown or structural defect, ACE will pay the Benefit Amount of:

1.
 - a. £20 for the first 12-hour delay; and then;
 - b. £20 for each full 12-hour delay thereafter, up to £1,000 or the cost of the Journey, whichever is lesser; or
2. up to £3,000 less the Excess in respect of Curtailment Expenses incurred if the Insured Person abandons his/her Journey after a delay of at least 12 hours of the scheduled departure time from the Country of Domicile.

Sub-Section (iii) Additional travel and accommodation Expenses

Is deleted and replaced with the following:

If during a Period of Insurance as a result of the failure of a Public Conveyance due directly to a Natural Disaster, Strike or Industrial Action, adverse weather conditions, traffic flow congestion, default or financial failure or mechanical breakdown an Insured Person misses the international departure of such Public Conveyance on which the Insured Person is booked to travel from:

1. the Country of Domicile at the commencement of the Journey; or,
2. the initial point of departure at the end of the Journey,

ACE will indemnify the Policyholder in respect of reasonable additional travel and accommodation expenses incurred to reach the scheduled destination up to the Benefit Amount of £1,000 for any one Journey, provided that:

1. such travel is of a standard no greater than the class of transport on the outbound journey; and
2. the standard of accommodation is not superior to that of the Journey.

Section 2 – Course Fees

Is deleted and replaced with the following:

If during the Period of Insurance the Insured Person is forced to:

1. cancel any part of a planned Journey prior to the commencement of that Journey; or
2. curtail or alter the itinerary of any part of a planned Journey during the course of that Journey,

as the direct and necessary result of:

- a.
 - i. the death, serious injury, sudden illness or complications of pregnancy (as diagnosed by a Qualified Medical Practitioner who specialises in obstetrics) of the Insured Person, or the Insured Person's Partner, mother, father, daughter, son, sister, brother friend or close business colleague;
 - ii. the compulsory quarantine of the Insured Person on the order of a treating Qualified Medical Practitioner; provided that such cancellation, curtailment or alteration is confirmed as medically necessary by the treating Qualified Medical Practitioner;
- b. the Insured Person being subject to, jury service, subpoena or Hijack of the conveyance on which the Insured Person is travelling;
- c. cancellation or curtailment of scheduled public transport services consequent upon strike, riot, civil commotion or Natural Disaster;

- d. the Insured Person's residence or business premises being rendered uninhabitable within 7 days of commencement of the planned Journey or
- e. the Insured Person's presence being required by the Police following burglary or attempted burglary at the Insured Person's residence or business premises,

ACE will indemnify the Policyholder up to £7,500 for any irrecoverable pre-paid college, university or language school course fee which the Insured Person has to pay or is contracted to pay.

Specific Exclusion 8 under Section 1 - Cancellation and Curtailment & Section 2 – Course Fees are deleted and replaced with the following:

'Any expenses incurred as a result of regulations or order made by any Public Authority or Government. **This exclusion shall not apply to the specific cover provided in respect of Natural Disaster.**'

The following is to be added under Specific Conditions applicable to Section 1 – Cancellation and Curtailment & Section 2 – Course Fees:

The cover provided for Natural Disaster in Section 1 – Cancellation and Curtailment & Section 2 – Course Fees will only apply when a recognised government body, acting on behalf of such government, of the country to or from which the Policyholder is travelling has issued a directive:

- prohibiting all travel to or from
- or
- recommending evacuation from

the country or specific area or event to which the Policyholder was travelling provided that the directive came into force after the Policyholder purchased this insurance or booked the Journey (whichever is the later), or in the case of Curtailment or Alteration to Itinerary, after the Policyholder had left the United Kingdom or Country of Domicile to commence the Journey.

The cover provided for Natural Disaster in Section 1 – Cancellation and Curtailment will only apply when the Policyholder is unable to recover their incurred expenses through any other means.

Signed for and on behalf of ACE European Group Limited

Date: 13/12/2016