

SCHOOLS TRAVEL INSURANCE

Policy Wording

THIS POLICY (AND THE SCHEDULE WHICH FORM AN INTEGRAL PART OF THE POLICY) IS A LEGAL CONTRACT PLEASE EXAMINE IT THOROUGHLY TO ENSURE IT MEETS YOUR REQUIREMENTS IF IT DOES NOT PLEASE ADVISE YOUR INSURANCE ADVISER IMMEDIATELY

WE WOULD REMIND YOU THAT YOU ARE REQUIRED TO INFORM US AS SOON AS REASONABLY PRACTICABLE OF ANY CHANGES TO INFORMATION THAT YOU PROVIDED TO US AT THE COMMENCEMENT OF THE POLICY FAILURE TO DO SO MAY INVALIDATE YOUR POLICY OR RESULT IN CERTAIN COVERS NOT OPERATING FULLY IF YOU ARE IN DOUBT AS TO WHETHER A FACT IS MATERIAL OR NOT PLEASE CONTACT YOUR INSURANCE ADVISER

Royal & Sun Alliance Insurance plc (herein called the Company) and the Insured (as detailed in the Schedule) agree that this Policy the Schedule (including any Schedule issued in substitution) and any Endorsement shall be considered one document and any word or expression to which a specific meaning has been attached shall bear such meaning wherever it appears

The Proposal or any information supplied by the Insured shall be incorporated in the contract

The Company will provide the insurance described in this Policy subject to the Terms Definitions Conditions and Exclusions for the Period of Insurance shown in the Schedule and any subsequent period for which the Insured shall pay and the Company shall agree to accept the premium

This scheme is underwritten by Royal & Sun Alliance Insurance plc and arranged and administered by The Education Broker, Minton House, Woodlands, Woodlands Lane, Bradley Stoke, Bristol BS32 4JT.

Royal & Sun Alliance Insurance plc (No. 93792).

Registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Contents

Assistance Services Supporting this Policy	4
General Definitions	6
Operative Time	7
General Conditions	7
Claims Settlement Conditions	8
General Policy Exclusions	8
Personal Accident Insurance Section	9
Baggage Insurance Section	10
Cancellation Curtailment Change of Itinerary Insurance Section	11
Evacuation Insurance Section	11
Hijack Kidnap and Detention Insurance Section	12
Legal Expenses Insurance Section	12
Medical Repatriation and Emergency Travel Expenses Insurance Section	15
Money and Credit Cards Insurance Section	16
Personal Liability Insurance Section	16
Travel Delay Insurance Section	17
Travel Documents Insurance Section	17
Winter Sports Insurance Section	18
Claims Handling Process	19
Complaints Procedure	20
Fair Processing Notice	21

Assistance Services supporting this Policy

This RSA policy is supported by specialists in the provision of Medical and Security Assistance Services

Capita and Drum Cussac are third party service providers approved by RSA

The advice and assistance provided by both

- Capita and
- Drum Cussac

can be accessed as follows:

Telephone: +44 (0) 20 8763 3155

E-mail: international.ops@capita.co.uk

The services can be accessed 24 hours a day 365 days a year

For your protection telephone calls may be recorded or monitored

A full description of their services supporting this Policy, both insured and uninsured, are as follows

Travel and Medical Assistance from Capita

Capita employs a multilingual team of highly skilled and experienced professionals who provide travel and medical assistance services required by today's traveller.

We have customised the services Capita provide to protect the health of all travellers insured under this Policy

When a traveller falls ill or suffers an accident whilst overseas or requires any other travel or medical-related help, Capita's dedicated in-house teams of doctors, nurses and case managers are on hand 24/7.

Their highly experienced specialists provide travellers with the highest quality of advice, support and assistance and an immediate response including emergency evacuation and repatriation.

Capita Pre Travel Advice

Even before the Insured Journey commences Capita can help with the following advice on

- customs regulations
- currency limits and rules
- banking procedures and hours
- health matters and inoculation requirements
- visa requirements and procedures

Capita Emergency Medical Assistance

In an emergency an Insured or Insured Person can obtain immediate assistance by telephoning Capita. The 24/7 operations centre has:

- in house doctors and nursing staff
- a network of doctors and nurses throughout the world
- multilingual assistance case managers
- specialist travel agencies for immediate repatriation arrangements in the event of a medical emergency

Capita Travellers Helpline

As well as medical assistance the Capita Travellers Helpline will provide the following assistance

- advice on replacement of lost or stolen tickets passport or travel documents
- assistance in liaison with carrier on location of lost luggage items
- uninsured motoring assistance if the Insured Person's vehicle breaks down on the way to the airport
- uninsured domestic assistance for the duration of the Insured Journey - Capita will call out a tradesman to attend to an emergency at home but repairs and services necessary are payable by the Insured Person (with the exception of the cover provided under the Loss of Keys Special Extension to the Baggage Insurance Section)
- emergency message relay to family

Travel and Security Assistance from Drum Cussac

Drum Cussac offer a range of services to meet the spectrum of travel and personal security challenges, ensuring every Insured Person is well prepared, has 24/7 access to security advice when travelling and an emergency response capability in the event of a crisis.

Drum Cussac is a specialist risk consultancy with offices on 4 continents. They provide advice and solutions that enable our Policyholders to manage and mitigate their business risks.

Recognised for their specialist expertise, innovative intelligence led approach and track record, their services and solutions deliver security improvements to business operations worldwide.

Drum Cussac Travel Security Advice

Even before the Insured Journey commences Drum Cussac can give advice on the following

- Detailed Country and City Specific Travel Reports
- Country Risk Profiles
- Traveller advice by country
- Travel Awareness and High Threat Environment Training are offered on an uninsured basis
- Additional uninsured support from expert consultants on call on a 24/7 basis

During the Insured Journey Drum Cussac provide the following

- Daily security alerts by email, text or online
- Daily updates to Country Risk Profiles
- 24/7 hotline to respond to security related emergencies

To access these services please register at www.drum-cussac.info/new_user_signup.asp quoting your RSA policy number as your unique identifier. The information is designed for Risk, Insurance and HR Managers and allows up to 5 registrations.

Additional registrations can be purchased at preferential rates.

Drum Cussac Emergency Security Assistance

In support of the following Insurance Sections of this Policy

- Evacuation Insurance Section
- Hijack Kidnap and Detention Insurance Section

Assistance and support is given to our policyholders through

- In house expert crisis management and response consultants
- In house security analysts
- A network of response teams and security professionals throughout the world
- In country assistance and deployable resources in support and response to any emergency situation
- Specialist agencies for immediate repatriation in the event of a non-medical emergency, natural disaster, terrorist attack or life threatening situations.
- Dedicated hijack kidnap and detention teams
- A variety of in house specialist security service resources

Our Policyholders can also access a range of uninsured services from Drum Cussac at exclusive rates including

- Crisis and Incident Response planning workshops and exercises
- Preparation of travellers undertaking travel to high risk areas
- General security related travel advice
- Close protection, planning and operational delivery

General Definitions

Accident

A sudden unexpected unforeseen and identifiable incident

Aircraft Accumulation

All Insured Persons travelling in any aircraft

Assault

While the Insured Person is engaged upon duties incidental to the Business and as a direct result of assault other than by the explosion of any bomb or explosive device Cover will also apply where the assault is a direct consequence of the Insured Person's employment with the Insured

Baggage

Personal effects belonging to or in the custody or control of the Insured Person at the time of the loss excluding Business Equipment

Britain

England Scotland Wales Northern Ireland the Channel Islands and the Isle of Man

Business Equipment

Business equipment belonging to the Insured and which is in the custody or control of the Insured Person at the time of the loss

Business

The Business description as detailed in the Schedule

Child

Any child of an Insured Person who is unmarried and dependent

- A and under 18 years of age
- B and under 25 years of age if in full-time education
- C on the Insured Person due to reason of diagnosed permanent mental or physical disability

Disruptive Pupil

Any Category B Insured Person who in the opinion of the group leader acting on behalf of the Insured is behaving in such a manner that they cannot reasonably be allowed to continue or complete the trip

Employee

Any person under a contract of service or apprenticeship with the Insured

Evacuation

The necessary emergency evacuation of an Insured Person from a country or area within a country in which they are travelling other than their normal country of residence as recommended by

- A the British Government via the Foreign and Commonwealth Office or

- B any legally empowered regulatory governmental or local authority in the country or region in which the Insured Person is travelling or

- C the Company's security assistance provider Drum Cussac

Evacuation Expenses

The additional cost of travel accommodation and other expenses necessarily and reasonably incurred by the Insured or the Insured Person in evacuating the Insured Person to their normal country of residence or the nearest place of safety

Excluded Activities

Skiing off piste ski racing of any kind other than on foot

Incident

All individual losses arising out of and directly occasioned by one sudden unexpected specific event occurring at an identifiable time and place

Insured

As detailed in the Schedule

Insured Journey

As detailed under Definition of Operative Time

Insured Person

Any person or category of persons as detailed in the Schedule

Loss of Eye

Permanent and total loss of sight which will be considered as having occurred

- A in both eyes if the Insured Person's name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist
- B in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale (meaning seeing at 3 feet what the Insured Person should see at 60 feet)

Loss of Limb

- A in the case of a leg loss by permanent physical severance at or above the ankle or permanent and total loss of use of a complete foot or leg
- B in the case of an arm loss by permanent physical severance of the four fingers at or above the meta carpo phalangeal joints (where the fingers join the palm of the hand) or permanent and total loss of use of a complete arm or hand

Medical Expenses

The cost of medical surgical or other remedial attention treatment or appliances given or prescribed by a Medical Practitioner and all hospital nursing home and ambulance charges

Medical Practitioner

Any legally qualified medical practitioner other than an Insured Person or a member of the Insured Person's immediate family

Money and Credit Cards

Coins bank and currency notes cheques postal and money orders travellers cheques travel tickets and petrol and other coupons which have current monetary value and any credit debit charge cheque or bankers card issued in the Insured Person's country of residence to the Insured or the Insured Person provided that such Money and Credit Cards had been obtained for travel accommodation meals and personal spending during the Insured Journey and belonged to or was in the custody and control of the Insured Person at the time of the loss

Nuclear Chemical or Biological Cause

Use of any nuclear weapon or device or the deliberate emission discharge dispersal release or escape of any solid liquid or gaseous chemical agent or Biological Agent

Biological Agent shall mean any pathogenic micro-organism or biologically produced toxin(s) including genetically modified organisms and chemically synthesised toxins
Proposal

Spouse

The legally married spouse or civil or cohabiting partner of an Insured Person whom the Insured consents to be covered by this Policy

Terrorism

Any act including but not limited to the use of force or violence or threat thereof of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political religious ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear

United Kingdom

England Scotland Wales and Northern Ireland

War

War invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power

Definition of Operative Time

Insured Journey

Any journey organised by the Insured undertaken by an Insured Person with the authorisation from the Insured which commences during the Period of Insurance and involves travel outside the boundaries of the Insured's premises

For journeys for less than one day duration Insurance operates from the departure of the Insured Person from the Insured's premises until arrival back at the Insured's premises at the end of the journey

For journeys of more than one days duration Insurance operates from the departure of the Insured Person from the Insured's premises or place of residence (whichever occurs last) until arrival back at such residence or the Insured's premises (whichever occurs first) at the end of the journey

General Conditions

Cancellation of Terrorism or War Risks Cover

The Company may cancel any insurance provided by this Policy against War or Terrorism by giving 7 days notice to the Insured at the Insured's last known registered address The insurance in respect of any journey involving travel outside the Insured Person's normal country of residence which commences before the expiry of such notice shall not be affected

Financial or Trade Sanctions

The Company shall not provide coverage or be liable to provide any indemnity or payment or other benefit under this Policy if and to the extent that doing so would breach any prohibition or restriction imposed by law or regulation

If any such prohibition or restriction takes effect during the Policy period the Insured or the Company may cancel that part of this Policy which is prohibited or restricted with immediate effect by giving written notice to the other at their last known registered address

Law and Jurisdiction

Under the laws of the United Kingdom (England Scotland Wales and Northern Ireland) both parties may choose the law which applies to this contract to the extent permitted by those laws Unless the parties agree otherwise in writing the Insurer has agreed with the Insured that the law which applies to this contract is the law which applies to the part of the United Kingdom in which the Insured is based or if based in the Channel Islands or the Isle of Man the law of whichever of those two places in which the Insured is based

The parties have agreed that any legal proceedings between them in connection with this contract will only take place in the courts of the part of the United Kingdom in which the Insured is based or if the Insured is based in either the Channel Islands or the Isle of Man the courts of whichever of those two places in which the Insured is based

Non-Disclosure and Misrepresentation Clause

In the event of a non-disclosure or misrepresentation at inception or any renewal the Company will waive its rights to avoid this Policy provided that

- A such non-disclosure or misrepresentation was innocent and free from any fraudulent conduct or intent to deceive and
- B the Company shall be entitled to
 - i) charge an additional premium and/or
 - ii) amend the terms of this Policy

both with effect from the inception of this Policy in order to enable the Company to put itself in the same position with respect to this Policy as would have been the case if the relevant material fact had been disclosed and/or not misrepresented

For the purposes of this clause

- A the burden of proving that any such additional premium would have been charged and that this Policy would have been underwritten on different terms had the material fact been disclosed or not been misrepresented shall be on the Company and
- B the acts errors or omissions and knowledge of one Insured Person shall not be imputed to any other Insured Person

Policy Cancellation

This Policy may be cancelled by either the Insured or the Company by giving 30 days written notice to the Company or the Insured at their last known registered address

If the whole or any part of the Policy is cancelled the Company shall return a proportionate amount of the premium for the unexpired period subject to minimum premium requirements and provided no claims have been paid or are outstanding

General Claims Settlement Conditions

Assignment

The Company will not be bound to accept or be affected by any trust charge lien assignment or other dealing with or relating to this Policy

Claims Notification

The Insured must provide notification to the Company no later than 90 days of the occurring of any Accident Incident event or circumstance which may give rise to a loss which is covered under this Policy except as provided herein

Evidence Required

The Insured must produce for the Company at the Insured's own expense all the detailed particulars and evidence relating to the cause and amount of the loss damage or expenses If the Company considers it necessary each Insured Person must also agree to have a medical examination which the Company will pay for as often as the Company may require in connection with any claim

Foreign Currency

Claims involving foreign currency will be converted into the appropriate currency at the selling rate of exchange published on www.oanda.com on the day nearest to the date of the loss or as otherwise paid via documented credit or debit card transaction or as agreed in advance in writing with the Company

Interest

Interest will not be added to any amount paid

Other Insurances

If any loss damage or expense covered by this Policy under the travel sections is also covered by any other insurance the Company will not seek contribution other than any amount recoverable from any transport provider

Other Interests

The Insured's receipt shall discharge the Company's liability to pay any amount in respect of a claim The Insured Person or the Insured Person's personal representatives shall have no right to claim from or sue the Company If the Insured comprises more than one party having an interest in the Insured Person or the property insured the settlement made by the Company shall represent the total amount payable in respect of that Insured Person or property for all interests covered by this Policy

Reasonable Care

The Insured and each Insured Person must take all reasonable steps to avoid or minimise any injury loss damage or expense and must also make every reasonable effort to recover any property which has been lost or stolen

Third Party Contract Rights

No person other than the Insured or the Company may enforce the terms of this Policy and the provisions of the Contract (Rights of Third Parties) Act 1999 do not apply

General Policy Exclusions

The Company will not pay any claim

- 1 which is directly or indirectly as a result of or contributed to by War in the Insured Person's normal country of residence
- 2 after the expiry of the Period of Insurance in which the Insured Person attains the age of 75 years
- 3 for any Insured Journey which exceeds 31 days duration
- 4 for any claim as a result of undertaking an Excluded Activity

Personal Accident Insurance Section

The Cover

If during the Operative Time the Insured Person sustains bodily injury following an Accident which within two years is the sole and independent cause of Death or Disablement the Company will pay to the Insured the appropriate Benefit shown in the Schedule subject to the Maximum Incident Limit (and inner limits where applicable) as detailed in the Schedule

Special Definitions applying to this Section

Benefits

Continental Scale

- 1 Death
- 2 Loss of two or more Limbs or Loss of both Eyes or one of each
- 3
 - A) Loss of one Eye 100%
 - B) Permanent and total loss of speech 100%
 - C) Permanent and total loss of hearing
 - i) in both ears 100%
 - ii) in one ear 30%

Loss by permanent physical severance or permanent and total loss of use of

- D) one Limb 100%
- E) one big toe 15%
- F) any other toe 6%
- G) one thumb 30%
- H) one forefinger 20%
- I) any other finger 10%

Permanent total loss of use of

- J) shoulder or elbow 25%
- K) wrist hip knee or ankle 22%

Removal by surgical operation of

- L) lower jaw 30%

The appropriate percentage shall be applied to the amount for Benefit 3 shown in the Schedule or to the Limit per Person under Benefit 3 whichever is the lesser

For forms of permanent disablement not specified the degree of disability will be assessed by comparison with the percentages shown in the scale above without taking into account the Insured Person's occupation

Where an amount is claimed in respect of the same Insured Person for more than one form of permanent disablement as the result of the same Accident the total of the percentages shall not exceed 100% of the amount for Benefit 3

If a claim is payable for loss of use of a whole member of the body a claim for parts of that member cannot also be made

- 4 Permanent Total Disablement from the Insured Person's usual occupation in the Business

Disablement

Benefits 2 to 4

Operative Time

As shown in the Definition of Operative Time

Maximum Incident Limit

The maximum amount the Company will pay under this Policy and any other policy of Personal Accident Insurance issued by the Company in the Insured's name in respect of all losses and in respect of all Insured Persons arising out of one and the same Incident

The duration of any one Incident shall be limited to 72 consecutive hours and no loss which occurs outside this period shall be included in that Incident

Special Conditions applying to this Section

Benefits

- A The Company will not pay more than 100% of the Sum Insured or the Limit per Person (whichever is the lesser) in respect of any one Insured Person in connection with the same Accident
- B Any Disablement under Benefits 2 to 4 must be proved to the reasonable satisfaction of the Company to be permanent and without expectation of recovery before the Company will pay the Benefit
- C
 - i) If Benefit 1 is not included for an Insured Person the Company will not pay for Loss of Limb or Eye or speech or hearing until at least thirteen weeks after the date of the Accident and the Company will only then pay if the Insured Person has not in the meantime died as a result of the Accident
 - ii) If Benefit 1 is included but the amount payable thereunder is less than the amount for Loss of Limb or Eye or speech or hearing the Company will not pay more than the amount for Benefit 1 until at least thirteen weeks after the date of the Accident and the Company will only then pay the balance if the Insured Person has not died in the meantime as a result of the Accident

Disappearance

In the event of the disappearance of an Insured Person if after a suitable period of time it is reasonable to believe that Death has occurred as a result of bodily injury following an Accident Benefit 1 shall become payable subject to a signed undertaking by the Insured that if the belief is subsequently found to be wrong such amount shall be refunded to the Company

Exposure

If an Insured Person suffers Death or Disablement as a result of exposure to the elements the Company will consider that as having been caused by bodily injury following an Accident

Minors

If the Insured Person is under the age of 16 and not an Employee of the Insured Benefit 4 shall be defined as Permanent Total Disablement from gainful employment of any and every kind

Non-Employees

If the Insured Person is not an Employee of the Insured Benefit 4 shall be defined as Permanent Total Disablement from any gainful employment for which the Insured Person is fitted by way of training education or experience

Exclusions to this Section

The Company will not pay any

Benefit where bodily injury following an Accident is the result of or is contributed to by

- 1 the Insured Person committing or attempting to commit suicide or as a result of self-inflicted injury
- 2
 - a) illness or disease (not resulting from bodily injury following an Accident)
 - b) any naturally occurring condition or degenerative process
 - c) any gradually operating process
 - d) post-traumatic stress disorder or any psychological or psychiatric condition (not resulting from bodily injury following an Accident)
- 3 radioactive contamination (not resulting from bodily injury following an Accident)
- 4 War or Terrorism occasioned by any Nuclear Chemical or Biological Cause

Baggage Insurance Section

The Cover

If during an Insured Journey an Insured Person's Baggage is lost damaged stolen or destroyed the Company will indemnify the Insured on behalf of the Insured Person concerned for the cost of repair or replacement

The Company will pay

the cost of replacement as new except for items that can be economically repaired including clothing where the cost of repair will be paid up to the appropriate Sum Insured shown in the Schedule in respect of any one Insured Person less any amount recoverable from any transport provider

Special Extensions applying to this Section

Business Equipment

If during an Insured Journey Business Equipment is lost damaged stolen or destroyed the Company will indemnify the Insured for the cost of repair or replacement less Value Added Tax recoverable by the Insured up to £300

Delayed Baggage

In the event of the Insured Person's Baggage being lost for more than 4 hours the Company will reimburse the Insured on behalf of the Insured Person concerned up to £100 towards the cost of purchasing emergency replacement clothing toilet requisites and similar items

Any amount paid under this extension will be deducted from any subsequent amount payable under the Baggage Insurance Section for the same loss

Exclusions to this Section

The Company will not pay

- 1 the first £15 of each and every loss
- 2 more than £500 in respect of any one item pair or set
- 3 for loss or damage theft or destruction of Money and Credit Cards bonds negotiable instruments or securities of any kind
- 4 for loss or damage or destruction caused by
 - a) atmospheric or climatic conditions or any other gradually operating cause
 - b) any process of cleaning dyeing repairing or restoring
 - c) delay confiscation or detention by order of any Government or public authority
- 5 for mechanical or electrical breakdown or derangement
- 6 for any Baggage that is lost damaged stolen or destroyed while being shipped as freight or under a bill of lading

Cancellation Curtailment and Change of Itinerary Insurance Section

The Cover

If the Insured or the Insured Person is forced to

- A Cancel an Insured Journey
- B Curtail an Insured Journey
- C Change the itinerary of a pre booked Insured Journey

as a direct and necessary result of any cause outside the Insured's or the Insured Person's control the Company will indemnify the Insured for

- A deposits and advance payments (on a proportionate basis in respect of Curtailment)
- B charges for transport
- C charges for accommodation and sustenance
- D any other charges

reasonably and necessarily incurred and that are forfeit under contract or are not otherwise recoverable

The Company will pay

up to the cost of the Insured Journey including those trips funded wholly or in part by air miles but not exceeding the appropriate Sum Insured in respect of any one Insured Person subject to the Incident Limit as detailed in the Schedule

Exclusions to this Section

The Company will not pay

- 1 the first £15 of each and every claim
 - 2 50% of any claim in respect of a Disruptive Pupil
- or in respect of any claim as a result of
- 1 disinclination to travel
 - 2 redundancy of the Insured Person or any of the Insured's Employees
 - 3 the Insured's Financial circumstances
 - 4 the financial failure or omission or neglect of any provider (or their agent) of transport or accommodation
 - 5 regulations made by any Government or public authority
 - 6 withdrawal from service temporarily or permanently of any means of transport on the orders or recommendation of any Port Authority or the Civil Aviation Authority or any similar body in any country
 - 7 strike or industrial action which existed or of which advance notice had been given on or before the date on which the journey was booked
 - 8 mechanical breakdown or failure of the means of transport on which the Insured Person is travelling or intends to travel unless it has been delayed by at least 2 hours

- 9 circumstances involving a person who is travelling or intending to travel against the advice of a Medical Practitioner or for the purpose of obtaining treatment
- 10 circumstances more specifically Insured under the Evacuation Insurance Section of this Policy

Evacuation Insurance Section

The Cover

If an Insured Person is forced to evacuate during an Insured Journey external to the Insured Person's country of residence as a direct and necessary result of Evacuation from any cause outside the Insured's or the Insured Person's control the Company will reimburse the Insured on behalf of the Insured Person for all Evacuation Expenses reasonably and necessarily incurred.

The Company will pay

up to but not exceeding the appropriate Sum Insured in respect of any one Insured Person subject to the Incident Limit as detailed in the Schedule

Exclusions to this Section

The Company will not pay

- 1 the first £15 each and every claim
- in respect of any claim as a result of
- 1 the Insured or the Insured Person violating the laws or regulations of the country in which they are travelling
 - 2 the Insured Person failing to produce or maintain immigration work residence or similar visas permits or other relevant documentation for the country to which they are travelling
 - 3 redundancy of the Insured Person or any of the Insured's Employees
 - 4 the Insured's financial circumstances
 - 5 Evacuation of nationals of the country involved
 - 6 disinclination of the Insured Person to continue an Insured Journey
 - 7 regulations made by any Government or public authority
 - 8 Evacuation undertaken without the prior consent and agreement of the Company's security service provider Drum Cussac
 - 9 circumstances more specifically insured under the Cancellation Curtailment and Change of Itinerary Insurance Section of this Policy
 - 10 any claim handled by Drum Cussac where it is subsequently found that the person incurring costs is not an Insured Person on an Insured Journey in which event such costs will be the sole responsibility of the Insured

Special Claims Settlement Condition applicable to this Section

The Company's security services provider Drum Cussac must be informed immediately of any incident event or circumstance likely to give rise to a claim

Hijack Kidnap and Detention Insurance Section

The Cover

If in the course of an Insured Journey external to the Insured Person's country of residence an Insured Person is unlawfully seized the Company will compensate the Insured on behalf of the Insured Person concerned as detailed below

The Company will pay

in respect of each Insured Person

- A £150 for each day or part thereof
- B the additional cost of travel and accommodation necessarily incurred as a direct result of the unlawful seizure of the Insured Person
- C for expenses necessarily incurred in the engagement of the Company's security services provider Drum Cussac
- D for expenses necessarily incurred in the engagement of public relations legal and medical advisers with the knowledge and agreement of the Company

up to a maximum of £50,000 any one Period of Insurance

Exclusions to this Section

The Company will not pay

in respect of any claim as a result of

- 1 any fraudulent dishonest or criminal act of the Insured or the Insured Person
- 2 expenses incurred under C above without the prior consent and agreement of the Company's security services provider Drum Cussac
- 3 expenses incurred under D above without the prior consent and agreement of the Company
- 4 any claim handled by Drum Cussac where it is subsequently found that the person incurring costs is not an Insured Person on an Insured Journey in which event such costs will be the sole responsibility of the Insured
- 5 expenses incurred under D above which are more specifically insured under the Medical Repatriation and Emergency Travel Expenses Insurance Section

Legal Expenses Insurance Section

The Cover

If an Insured Person sustains Injury during an Insured Journey the Company will pay to the Insured on behalf of the Insured Person Legal Expenses incurred by the Insured Person or their Legal Personal Representative in pursuit of compensation against the third party who has caused the Injury

The Company will pay

up to a maximum of £50,000 Any One Claim any one Insured Person

Special Definitions applying to this Section

Any One Claim

All Legal Proceedings including appeals arising from or relating to the same original cause or event

Cigna Insurance Services (Europe) Limited ("CISL") handle claims on behalf of the Company

Cigna is a third party service provider approved by Royal & Sun Alliance Insurance plc

Cigna Insurance Services (Europe) Limited
1st Floor, Chancery House
St Nicholas Way
Sutton, Surrey
SM1 1JB
Telephone: 020 8652 1313

Injury

Physical injury to or death disease or illness of the Insured Person

Legal Expenses

- A Any fees (other than those charged only on the successful outcome of the Legal Proceedings) expenses or other disbursements including costs and fees of expert witnesses reasonably incurred by the Legal Personal Representative in connection with the Legal Proceedings or in appealing or resisting an appeal against the judgement of any court in connection with any Legal Proceedings
- B Any costs payable by the Insured Person following an award of costs by any court and any costs payable following an out of court settlement to which CISL has agreed and which is made in connection with any Legal Proceedings

Legal Personal Representative

A solicitor or other suitably qualified person appointed to act for the Insured Person or their legal personal representatives in any Legal Proceedings

Legal Proceedings

The pursuit of a legal action in a civil court

Claims Settlement Conditions applying to this Section

Arbitration

If there is a dispute between the Insured Person and the Company or CISL about this Section of the Policy it can be taken to an independent arbitrator. The arbitrator will be a solicitor or barrister whom the Insured Person and CISL agree to. If CISL cannot agree with the Insured Person to an arbitrator, the President of the Law Society (or similar organisation) will choose the arbitrator. The side that loses the arbitration will pay the costs of the arbitration. If the decision is not totally in favour of one side, the arbitrator will decide who pays the costs. If the Insured Person loses or is asked to pay a share of the costs, these costs will not be covered under this Section.

Co-operation

CISL must be able to contact the Legal Personal Representative. The Insured Person and the Legal Personal Representative must co-operate with CISL about developments concerning the Insured Person's case. CISL must be able to have access to the Legal Personal Representative's files if CISL requests this. The Insured Person owes the same obligation to CISL as to the Legal Personal Representative.

Notification

The Company will have no liability in respect of Legal Expenses in respect of any matter which the Insured does not notify to the Company in accordance with the requirements of this condition. As a condition precedent to the Insured's right to be indemnified under this Policy, the Insured must inform CISL by filling in a claim form within 90 days of the occurrence of the event giving rise to the claim. The Insured must give CISL a full and truthful account of the details of the claim. Until CISL have been told about the claim and CISL has given its agreement, the Company will not be responsible for any Legal Expenses.

Payment of Bills

The Insured Person must send CISL all bills for the Legal Personal Representative's Legal Expenses as soon as the Insured Person receives them. The Insured Person must confirm that any charges to be paid are acceptable and that CISL may pay the bill for the Insured Person. If CISL asks the Insured Person to submit the bill of costs for taxation or ask the Law Society to certify them according to the Solicitors Act 1974 or the Solicitors Remuneration Order 1972.

Recovery

The Insured Person and the Legal Personal Representative must take every step to recover Legal Expenses. If the Company pays Legal Expenses up to the maximum for Any One Claim and the Insured Person pays more Legal Expenses to end the case, the Company and the Insured Person will share any Legal Expenses that are recovered. The Company and the Insured Person will each receive the same percentage as was paid.

Selection of the Legal Personal Representative

Outside the European Union, CISL shall have complete control over the Legal Proceedings and the selection, appointment and control of any Legal Personal Representative.

For claims within the European Union

Where Court papers have been issued (or received) or where there is a conflict of interest, the Insured Person is free to choose a suitably qualified Legal Personal Representative.

In selecting the Legal Personal Representative, the Insured Person shall have a duty to minimise the cost of Legal Proceedings.

CISL may choose not to accept a Legal Personal Representative chosen by the Insured Person. If this occurs, CISL will explain why. If there is a disagreement over the choice in these circumstances, the Insured Person may choose another suitably qualified person and submit the name of that person to CISL for consideration.

In all circumstances except those described above, CISL shall choose a Legal Personal Representative to act on the Insured Person's behalf.

If the Insured Person's choice of Legal Personal Representative has to undertake work to familiarise themselves with the work already undertaken on the case, the Insured Person will not be covered for this work to be done. The Insured Person must also confirm that their choice of Legal Personal Representative will not charge more than CISL's choice of Legal Personal Representative unless the Insured Person agrees to pay this difference personally.

Any Legal Personal Representative is appointed in the Insured Person's name to act on behalf of the Insured Person.

In the period before CISL agree that Legal Proceedings are necessary, CISL reserves the right to seek to obtain a settlement on the Insured Person's behalf. The settlement will be subject to the Insured Person's agreement, which the Insured Person will not unreasonably refuse or withhold.

Settlement

The Insured Person must tell CISL if an offer is made to settle the Legal Proceedings and must not negotiate or agree to settle the dispute without having CISL's agreement beforehand. If the Insured Person does not accept a reasonable offer, the Company may not continue to support the claim.

Exclusions to this Section

The Company will not pay any Legal Expenses in respect of

- 1 any Legal Expenses incurred either prior to the granting of support by CISL or without CISL's written consent
- 2 costs in excess of £100,000 where the same original cause, event or circumstance gives rise to claims by more than two Insured Persons
- 3 Legal Proceedings between any Insured Person and the Insured or any other Insured Person
- 4 any claim where CISL considers
 - a) that there are not reasonable prospects of successfully pursuing or defending the Legal Proceedings or achieving a reasonable settlement or
 - b) that a reasonable estimate of the Insured Person's total irrecoverable Legal Expenses is greater than the amount in dispute

However where it is fair and reasonable to do so the Company may at CISL's sole discretion offer the Insured Person a cash settlement in substitution for the reimbursement of Legal Expenses

- 5 any costs relating to a claim or counterclaim made against the Insured Person by any other party
- 6 fines damages or penalties of any nature
- 7 any claim against CISL or the Company or any person or business acting on their behalf in respect of the cover terms conditions and limitations of this Policy or any service advice or arrangements given in connection with this policy
- 8 any claim arising out of any wilful deliberate reckless or intentional action taken by an Insured Person
- 9 actions undertaken in more than one country
- 10 any Legal Proceedings directly or indirectly caused by contributed to or arising from or in connection with any accident involving a mechanically propelled vehicle or trailer owned by the Insured Person
- 11 any Legal Proceedings in respect of which the Insured is or but for the existence of this Policy would be entitled to indemnity under any other insurance policy held by the Insured or any policy which the Insured is required to hold by law
- 12 the pursuit or defence of any action alleging defamation or malicious falsehood
- 13 the defence of civil Legal Proceedings made or brought against the Insured that arise out of or relate to
 - a) the death disease or illness of or bodily injury to any person
 - b) the actual or alleged breach of any duty owed as a Director or officer of any company
 - c) the Insured's profession trade or occupation
 - d) the loss destruction or damage of or to any property
This also includes loss of use of property which cannot be used because of the loss destruction or damage
- 14 Legal Proceedings in constitutional international or supranational Courts or tribunals other than the European Court of Justice and the Commission and Court of Human Rights
- 15 any consequence of War
- 16 Terrorism occasioned by Nuclear Chemical or Biological Cause

Medical Repatriation and Emergency Travel Expenses Insurance Section

The Cover

If during an Insured Journey an Insured Person sustains bodily injury following an Accident or falls ill the Company will indemnify the Insured on behalf of the Insured Person in respect of Medical Repatriation and Emergency Travel Expenses which are necessarily incurred as a direct Result

The Company will pay

up to the appropriate Sum Insured shown in the Schedule for all Medical Repatriation and Emergency Travel Expenses necessarily incurred in respect of any one Insured Person

Special Definitions applying to this Section

Medical Expenses

The cost of medical surgical or other remedial attention treatment or appliances given or prescribed by a Medical Practitioner and all hospital nursing home and ambulance charges

- A incurred on an Insured Journey external to the Insured Person's country of residence and within two years of the date that the need for treatment first arises
- B incurred within the Insured Person's normal country of residence on return from an Insured Journey for an amount not exceeding
 - i) £5,000 in respect of inpatient charges
 - ii) £5,000 in respect of outpatient charges

per Insured Person and incurred within three months of the Insured Person's return to their normal country of residence

Dental and optical expenses are included only if necessitated by bodily injury following an Accident or incurred for emergency treatment

Pregnancy or childbirth expenses are included but only if necessitated by

- i) bodily injury following an Accident or
- ii) incurred for pregnancy related illness or complications requiring emergency treatment

Emergency Travel Expenses

The additional cost of travel and accommodation and Repatriation necessarily and reasonably incurred during an Insured Journey upon the recommendation of Capita relative to

- A the Insured Person
- B any business colleague relative or friend who have necessarily to travel to or remain with or escort the Insured Person less any saving by or recovery available to the Insured or Insured Person concerned

Repatriation

The necessary cost of transporting the body or ashes and the Insured Person's Baggage and Business Equipment to their normal country of residence

Special Extensions applying to this Section

Hospitalisation

If during the course of an Insured Journey external to the Insured Person's country of residence the Insured Person is admitted to a hospital on the recommendation of a Medical Practitioner the Company will pay £50 per full 24 hours up to a maximum of £5,000 while the Insured Person is a hospital in patient

Search and Rescue Costs

If during the course of an External Journey the Insured Person is reported as missing and a search or rescue is instigated by approved rescue or police authorities because

- A it is known or believed that the Insured Person has sustained bodily injury following an Accident or fallen ill
- B weather and safety conditions are such that it becomes necessary to instigate a search or rescue to prevent the Insured Person from sustaining bodily injury following an Accident or falling ill

The Company will pay up to a maximum of £25,000 for the necessary and reasonable costs incurred

Exclusions to this Section

The Company will not pay

- 1 the first £15 each and every claim
- 2 for any Medical Expenses incurred in the Insured Person's normal country of residence other than as provided under Special Definition Medical Expenses B above
- 3 any claim if the Insured Person is travelling against medical advice given by a Medical Practitioner or for the purpose of obtaining treatment
- 4 any claim handled by Capita where it is subsequently found that the person receiving treatment or incurring costs is not an Insured Person on an Insured Journey in which event such costs will be the sole responsibility of the Insured
- 5 War or Terrorism occasioned by any Nuclear Chemical or Biological Cause

Money and Credit Cards Insurance Section

The Cover

The Company will reimburse the Insured on behalf of the Insured Person concerned if during

- A an Insured Journey or the 120 hours immediately preceding its commencement or subsequent to its completion an Insured Person loses Money
- B an Insured Journey an Insured Person suffers financial loss solely as a result of a Credit Card being stolen or lost and subsequently used by any person other than the Insured Person or a member of the Insured Person's family

The Company will pay

up to the appropriate Sum Insured detailed in the Schedule in respect of any one Insured Person

Exclusions to this Section

The Company will not pay

- 1 the first £15 each and every loss
- 2 for losses exceeding £3,000 or the Sum Insured as detailed in the Schedule whichever is the lesser in respect of coin bank and currency notes
- 3 for shortages or loss due to error omissions depreciation in value or confiscation or detention by customs or other lawful officials or authorities
- 4 any claim for loss of a Credit Card unless the Insured or the Insured Person has complied with all the terms and conditions under which the card was issued where reasonably able to do so

Special Claims Settlement Condition applying to this Section

The Insured and each Insured Person will take all reasonable care to prevent loss and in the event of a loss all losses will be reported to the police or similar authority within 48 hours of discovery of the loss

Personal Liability Insurance Section

The Cover

The Company will indemnify the Insured on behalf of the Insured Person in respect of legal liability for damages arising from accidental

- A Injury to any person

or

- B loss of or damage to material property

happening during an Insured Journey

The Company will pay

- A up to £5,000,000 for damages in respect of any one Event and
- B claimant's costs and expenses for which the Insured Person is legally liable in connection with the Event giving rise to the claim and
- C all other costs and expenses incurred with the written consent of the Company

Special Definitions applying to this Section

Event

One occurrence or all occurrences of a series consequent on or attributable to one source or original cause

Injury

Bodily injury mental injury death disease or illness

Insured Person

The Insured Person detailed in the Schedule or the Insured Person's personal representatives

Claims Settlement Conditions applying to this Section

Admission of Liability

No admission offer promise payment or indemnity may be made or given by or on behalf of the Insured or the Insured Person without the written agreement of the Company

Final Settlement

The Company may at any time pay the Insured Person the amount for which a claim can be settled up to a limit of £2,000,000 (less any sums already paid as damages) The Company will then be under no further liability in respect thereof other than for costs and expenses incurred prior to the Company making such a payment

Notification

The Company will have no liability in respect of Personal Liability in respect of any matter which the Insured does not notify to the Company in accordance with the requirements of this condition

As a condition precedent to the Insured's right to be indemnified under this Policy the Insured shall give to the Company immediate written notice with full particulars of any claim or occurrence which may give rise to a claim

Every letter claim form writ summons and process must be forwarded to the Company immediately

The Insured shall notify the Company immediately upon becoming aware of any prosecution inquest or inquiry in connection with any occurrence which may give rise to a claim

Rights of Recovery

The Company shall be entitled to take over the defence or settlement of any claim or to prosecute any claim in the name of the Insured Person for the Company's own benefit and shall have full discretion in the conduct of any proceedings and the settlement of any claim

Exclusions to this Section

The indemnity will not apply to legal liability

- 1 arising out of
 - a) the Insured Person's profession trade or business
 - b) the ownership possession or use by or on behalf of the Insured Person of any caravan mechanically propelled vehicle aircraft or other aerial device hovercraft or water-borne craft (other than hand-propelled or sailing craft in inland or territorial waters)
 - c) War
- 2 in respect of loss of or damage to any property which at the time of the Event giving rise to such legal liability is owned by or held in trust by or in the custody or control of the Insured Person This Exclusion shall not apply to loss or damage to premises including their fixtures and fittings leased or rented to the Insured Person where such legal liability has not been accepted by agreement

Travel Delay Insurance Section

The Cover

If the departure (both original and subsequent) of the means of transport on which an Insured Person is booked to travel on an Insured Journey is delayed as a direct and necessary result of any cause outside the Insured or the Insured Person's control the Company will compensate the Insured on behalf of the Insured Person concerned for the inconvenience caused subject to the Incident Limit as detailed in the Schedule

The Company will pay

£25 for every four hours delayed up to a maximum of £150 in respect of any one Insured Person

Exclusions to this Section

The Company will not pay if

- 1 the delay is due to strike or industrial action which existed or of which advance notice had been given on or before the date on which the journey was booked
- 2 the delay is due to the withdrawal from service temporarily or permanently of any means of transport on the orders or recommendations of any Port Authority or the Civil Aviation Authority or any similar body in any country
- 3 the Insured Person has received any compensation from the airline concerned in respect of over booking of seats

Travel Document Insurance Section

The Cover

If during an Insured Journey or the 120 hours immediately preceding its commencement the Insured Person loses or damages their passport visa travel tickets or other essential travel documents the Company will reimburse the Insured on behalf of the Insured Person for the necessary additional cost of travel and accommodation and other costs necessarily incurred to enable the Insured Person to obtain replacement documents

The Company will pay

up to £500 any one Insured Person

Exclusion to this Section

The Company will not pay

- 1 the first £15 each and every loss
- 2 if the loss has not been reported to the consular representative of the relevant issuing country within 24 hours of discovery of the loss

Winter Sports Insurance Section

Ski Equipment

The Cover

If during an Insured Journey an Insured Person's ski equipment is lost stolen or damaged

The Company will pay

£20 for every 24hours up to a maximum of £200 in respect of any one Insured Person

For the purpose of the Insured Person hiring replacement ski equipment

Exclusions to this Section

The Company will not pay

- 1 for loss damage or theft from confiscation or detention by customs or other official or authorities

Special Claims Settlement Conditions Applicable to this Section

The Insured and each Insured Person will take all reasonable care to prevent loss and in the event of a loss all losses will be reported to the police or similar authority within 48 hours of discovery of the loss

If the Insured Person's ski equipment is lost or damaged in transit you must notify the carrier and obtain a written carriers report or property irregularity report

Ski Pass

The Cover

If during an Insured Journey an Insured Person is unable to use their ski pass as a result of bodily injury following an Accident or falling ill or due to the loss or theft of the ski pass

The Company will pay

Up to £75 per 5 days or part thereof in respect of the cost of the unused period of the ski pass that are forfeit under contract or are not otherwise recoverable up to a maximum of £200 in respect of any one Insured Person

Exclusions to this Section

The Company will not pay

- 1 any claim if the Insured Person is travelling against medical advice given by a Medical Practitioner or for the purpose of obtaining treatment
- 2 any claim where a medical certificate has not been obtain from the treating Medical Practitioner confirming that an Insured Person is unable to use the ski pass

Piste Closure

The Cover

If during an Insured Journey an Insured Person is unable to ski due to insufficient snow in the pre-booked resort

The Company will pay

£20 for every 24 hours up to a maximum of £200 per Insured Person

Exclusions to this Section

The Company will not pay any claim

- 1 where written confirmation of the resort closure has not been obtained
- 2 where piste closure was known at the time of booking the trip

Claims Handling Process

Conditions that apply to the policy and in the event of a claim are set out in this policy wording. It is important that you comply with all policy conditions and you should familiarise yourself with any requirements

Directions for claim notification are included under General Claims Settlement Conditions and Claims Settlement Conditions applying to each Section.

Please be aware that events that may give rise to a claim under the insurance must be notified to us as soon as reasonably possible although there are some situations where immediate notice is required. Further guidance is contained in this policy wording.

Claims Conditions require you to provide us with any reasonable assistance and evidence that we require concerning the cause and value of any claim. Ideally, as part of the initial notification, you will provide:

- Your name, address, and your home and mobile telephone numbers
- Personal details necessary to confirm your identity
- Policy number
- The date of the incident
- The cause of the loss damage or injury
- Details of the loss damage or injury together with the claim value, if known
- Names and addresses of any other parties involved or responsible for the incident

This information will enable us to make an initial evaluation on policy liability and claim value. We may, however, request additional information depending upon circumstances and value which may include the following:

- Original purchase receipts invoices instruction booklets or photographs
- Purchase dates and location of lost or damaged property
- For damaged property confirmation from a suitably qualified expert that the item you are claiming for is beyond repair

Sometimes we, or someone acting on our behalf, may wish to meet with you to discuss the circumstances of the claim, or to undertake further investigations

Preferred Suppliers

We take pride in the claims service we offer to our customers. Our philosophy is to repair or replace lost or damaged property, where we consider it appropriate, and we have developed a network of contractors, repairers and product suppliers dedicated to providing claim solutions.

Where we can offer repair or replacement through a preferred supplier but we agree to pay our customer a cash settlement, then payment will normally not exceed the amount we would have paid our preferred supplier.

Initially a notification of any claim should be sent to:

The Education Broker,
Minton House,
Woodlands,
Woodlands Lane,
Bradley Stoke,
Bristol
BS32 4JT

Telephone: 0800 7833 500

Fax: 01454 616810

Email: claims@theeducationbroker.co.uk

Medical Assistance

Telephone: +44 20 8763 3155

E-mail: international.ops@capita.co.uk

The services can be accessed 24 hours a day 365 days a year.

For your protection telephone calls may be recorded or monitored.

For full details on Medical Assistance, please refer to page 3 of this policy wording

Complaints Procedure

The Education Broker is dedicated to providing a high quality service and wants to ensure that this is maintained at all times. Every effort will always be made to resolve any problem that the Insured School may have.

Our Complaints Process

Step 1

If your complaint relates to your policy or a claim then please raise your concerns with The Education Broker

The Education Broker,
Minton House,
Woodlands, Woodlands Lane,
Bradley Stoke,
Bristol
BS32 4JT

Step 2

In the unlikely event that your concerns have not been resolved, your complaint will be referred to the Insurer's Customer Relations Team who will arrange for an investigation on behalf of our Chief Executive. Their contact details are as follows:

RSA Customer Relations Team
P O Box 225
Wyomondham
NR14 8DP
Email: crt.halifax@uk.rsagroup.com

Our promise to you

We will:

- Acknowledge all complaints promptly
- Investigate quickly and thoroughly
- Keep you informed of progress
- Do everything possible to resolve your complaint
- Use the information from your complaint to proactively improve our service in the future.

Once we have reviewed your complaint we will issue our final decision in writing within 8 weeks of the date we received your complaint.

If you are still not happy

If you are still unhappy after our review, or you have not received a written offer of resolution within 8 weeks of the date we received your complaint, you may be eligible to refer your case to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent body that arbitrates on complaints. They can be contacted at:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Telephone: 0800 0234567 (for landline users)
Telephone: 0300 1239123 (for mobile users)
Email: complaint.info@financialombudsman.org.uk
Website: www.financialombudsman.org.uk

You have six months from the date of our final response to refer your complaints to the Financial Ombudsman Service. This does not affect your right to take legal action, however, the Financial Ombudsman Service will not adjudicate on any case where litigation has commenced.

Thank you for your feed back

We value your feedback and at the heart of our brand we remain dedicated to treating our customers as individuals and giving them the best possible service at all times. If we have fallen short of this promise, we apologise and aim to do everything possible to put things right.

Fair Processing Notice

How we use your Information

Please read the following carefully as it contains important information relating to the details that you have given us. You should show this notice to any other party related to this insurance.

Who we are

This product is underwritten by Royal & Sun Alliance Insurance plc.

You are giving your information to Royal & Sun Alliance Insurance plc, which is a member of the RSA Group of companies (the Group). In this information statement, 'we' 'us' and 'our' refers to the Group unless otherwise stated.

How your information will be used and who we share it with

Your information comprises of all the details we hold about you and your transactions and includes information obtained from third parties.

We may use and share your information with other members of the Group to help us and them:

- Assess financial and insurance risks;
- Recover debt;
- Prevent and detect crime;
- Develop our services, systems and relationships with you;
- Understand our customers' requirements;
- Develop and test products and services

We do not disclose your information to anyone outside the Group except:

- Where we have your permission; or
- Where we are required or permitted to do so by law; or
- To credit reference and fraud prevention agencies and other companies that provide a service to us, our partners or you; or
- Where we may transfer rights and obligations under this agreement.

We may transfer your information to other countries on the basis that anyone we pass it to, provides an adequate level of protection. In such cases, the Group will ensure it is kept securely and used only for the purpose for which you provided it. Details of the companies and countries involved can be provided on request.

From time to time we may change the way we use your information. Where we believe you may not reasonably expect such as change we shall write to you. If you do not object, you will consent to that change.

We will not keep your information for longer than is necessary.

Sensitive Information

Some of the information we ask you for may be sensitive personal data, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions). We will not use such sensitive personal data about you or others except for the specific purpose for which you provide it and to carry out the services described in your policy documents. Please ensure that you only provide us with sensitive information about other people with their agreement.

How to contact us

On payment of a small fee, you are entitled to receive a copy of the information we hold about you. If you have any questions, or you would like to find out more about this notice you can write to: Data Protection Liaison Officer, Customer Relations Office, RSA, Bowling Mill, Dean Clough Industrial Estate, Halifax HX3 5WA