



Personal Accident and Travel Insurance Policy Schedule Chubb

Policy Number:	UKBBBD37340	Policy Form:	UK MarshPAT 062021
Policyholder:	Inspired Finco Holdings Limited and Alpha Plus Group Limited		
Address:	6th Floor 3 Burlington Gardens London W1S 3EP		
Business Description:	Private education services across the world		
Intermediary:	Marsh Ltd		

Period of Insurance	First Premium:	GBP	3,360.62
From: 30th January 2024	Insurance Premium Tax:	GBP	403.27
To: 29th January 2025 (both dates inclusive)	Total Payable:	GBP	3,763.89
And for any subsequent period for which the Insurer shall accept a renewal premium	Date of Issue:	6th February 2025	

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CEG's UK branch is registered in England & Wales. UK Establishment address: 40 Leadenhall Street, London EC3A 2BJ. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Details about our authorisation can be found on the Financial Conduct Authority website (FS Register number 820988).

SCHEDULE OF BENEFITS

Section A. Injury

Maximum Limits per Insured Person

1.	All benefits payable under Sections A1, A2 and A3:	GBP	3,000,000
2.	For Death, Permanent Total Disablement or Permanent Disabling Injuries payable under Section A1:	GBP	2,000,000

Aggregate Limits

1.	Per Event Overall:	GBP	30,000,000
2.	Per Event for Insured Persons travelling in any multi-engine aircraft:	GBP	30,000,000
3.	Per Event for Insured Persons travelling in any aerial device other than a multi-engine aircraft:	GBP	3,000,000

Category:	A
Insured Persons:	All Directors and Employees of Inspired Education
Effective Time:	All Business Travel (including Incidental Holiday Travel)

SECTION A1 - MAIN BENEFITS

Description		Benefit amount
1. Death	GBP	100,000
2. Permanent Total Disablement from Usual Occupation (Usual Any Occupation):	GBP	100,000
3. Permanent Disabling Injuries (Full) (Full Specified Scale):	GBP	100,000

Category:	B
Insured Persons:	All Directors and Employees of APG
Effective Time:	All Business Travel (including Incidental Holiday Travel)

SECTION A1 - MAIN BENEFITS

Description		Benefit amount
1. Death	GBP	100,000
2. Permanent Total Disablement from Usual Occupation (Usual Any Occupation):	GBP	100,000
3. Permanent Disabling Injuries (Full) (Full Specified Scale):	GBP	100,000

Category:	C
Insured Persons:	Students of APG
Effective Time:	All Business Travel (including Incidental Holiday Travel)
SECTION A1 - MAIN BENEFITS	
Description	Benefit amount
1. Death	GBP 100,000
2. Permanent Total Disablement from Usual Occupation (Usual Any Occupation):	GBP 100,000
3. Permanent Disabling Injuries (Full) (Full Specified Scale):	GBP 100,000

	Description	Benefit amount
Section A2 Additional benefits	1. Catastrophic Accident	GBP 1,000,000
	2. Chauffeur or Taxi	Up to 10% of the main benefit
	3. Child/Children	GBP 10,000 or 5% of Insured Person's death benefit, whichever is greater *
	4. Cosmetic Surgery	GBP 15,000
	5. Dependant Adult	GBP 50,000 *
	6. Estate Administration	GBP 3,500
	7. Funeral Expenses	GBP 10,000
	8. Hemiplegia	GBP 125,000 *
	9. Home Adaptation/Relocation	GBP 50,000
	10. Home Help and Childcare	5% of main benefits 2-5 up to GBP 24,000
	11. Independent Financial Advice	GBP 3,000
	12. Injury Medical Expenses	GBP 30,000
	13. Paraplegia	GBP 150,000 *
	14. Personnel Replacement	GBP 15,000
	15. Post Traumatic Stress Disorder – Terrorism	GBP 600 or 50% of main benefit 4 per week, whichever is less for up to 26 weeks
	16. Prosthesis	GBP 100,000
	17. Psychological Counselling	GBP 5,000
	18. Quadriplegia	GBP 250,000 *
	19. Quality of Life Improvement Advice	GBP 15,000
	20. Rehabilitation Case Management & Treatment	GBP 7,500
	21. Retraining	GBP 25,000
	22. Retraining for a Partner	GBP 25,000
	23. Triplegia	GBP 200,000 *
	Benefits amounts are maximum amounts payable other than those marked * which are fixed sums	
Section A3 Automatic additional benefits	1. Coma within Country of Domicile	GBP 140 per day up to 730 days
	2. Ergonomics Expenses	GBP 500
	3. Fractures	GBP 7,500
	4. Full Thickness Burns	GBP 15,000

	Description	Benefit amount
	5. Hospital Confinement within Country of Domicile	GBP 150 per day up to 730 days
	6. Hospital Transfer	GBP 5,000
	7. Hospital Visiting	GBP 100 per day up to GBP 5,000
	8. Lifesaver	GBP 30,000
	9. Loss of or Damage to Personal Belongings	GBP 3,750
	10. Partner or Child Paraplegia, Quadriplegia, Hemiplegia and Triplegia	GBP 100,000
	11. Permanent Disfigurement or Scarring of the face	GBP 25,000
	12. Recruitment Expenses following suicide	GBP 15,000
	13. Return Home	GBP 5,000
	14. Trauma Counselling	GBP 5,000
	15. Workplace Assault Medical Expenses	GBP 10,000
	16. Medical Certificate Expenses	GBP 100
Section A4 Dental expenses	Dental Expenses	GBP 3,000
Section A5 Cover for Additional Persons	Cover for Additional Persons	GBP 50,000

Section B. Travel

Category:	A
Insured Persons:	All Directors and Employees of Inspired Education
Effective Time:	Extended Business travel outside of Country of Domicile (Any trip in connection with the Business outside of the Country of Domicile including days that are added by the Insured Person for personal reasons)

Category:	B
Insured Persons:	All Directors and Employees of APG
Effective Time:	Extended Business travel outside of Country of Domicile (Any trip in connection with the Business outside of the Country of Domicile including days that are added by the Insured Person for personal reasons)

Category:	C
Insured Persons:	All Students of APG
Effective Time:	Extended Business travel outside of Country of Domicile (Any trip in connection with the Business outside of the Country of Domicile including days that are added by the Insured Person for personal reasons)

	Description	Maximum benefit amount
B1 Medical & other expenses	1. Medical Expenses	Unlimited
	2. Coma outside Country of Domicile	GBP 140 per day up to 730 days
	3. Emergency Dental Expenses in Country of Domicile	GBP 750
	4. Hospital Confinement outside Country of Domicile	GBP 150 per day up to 730 days
	5. Hotel Confinement outside Country of Domicile	GBP 100 per day up to 60 days
	6. Supplementary Travel, Childcare and Accommodation Expenses	Unlimited
	7. Repatriation Expenses	Unlimited
	8. Ongoing treatment as an in-patient following repatriation	GBP 50,000
	9. Search and Rescue Expenses	GBP 50,000
	10. Repatriation of Mortal Remains	Unlimited
	11. Petcare as a result of hospitalisation	GBP 500
	12. Dental Expenses on return to Country of Domicile	GBP 3,000
	13. Childcare Expenses as a result of Hospitalisation or Death Maximum Indemnity Period of	GBP 1,000 14 days
B2 Business equipment & personal belongings	1. Business Equipment	GBP 6,000
	2. Personal Belongings	GBP 15,000 (Coinsurance of 25% for items over GBP2,000)
	3. Personal Belongings Delay	GBP 3,000
	4. Loss or Delay of Keys	GBP 1,500
	5. Repatriation of Personal Belongings and Business Equipment	GBP 5,000
B3 Money	1. Money	GBP 10,000 (Coinsurance of 25% for cash in excess of GBP 2,500)
	2. Rental Vehicle Excess	GBP 5,000
	3. Financial Card and Cheque Misuse	GBP 10,000
	4. Travel Documents	GBP 3,000
	5. Identity Theft Expenses	GBP 3,000
	6. Express Kidnapping	GBP 10,000
B4 Disruption	1. Cancellation	GBP 250,000
	2. Alteration of Itinerary or Curtailment	GBP 250,000
	3. Rearrangement	GBP 250,000
	4. Replacement	GBP 250,000
	5. Petcare following a delay of more than 24 hours	GBP 300
	6. Travel Delay	GBP 75 (GBP 200 for the first 4 hours and GBP 75 per hour thereafter) GBP 2,450
	7. Seat Bumping	GBP 75 (GBP 200 for the first 4 hours and GBP 75 per hour thereafter) GBP 2,450
	8. Natural Hazard	GBP 250,000
	9. Detention	GBP 100 per day for up to 30 days
	10. Pest Control and Fumigation	GBP 300

Description		Maximum benefit amount		
	Limit per journey	GBP 250,000 per Journey and all Insured Persons travelling together on any one Journey		
B5 Serious Disruption	1. Evacuation, Alteration of Itinerary or Curtailment	GBP	50,000	
	2. Rearrangement	GBP	50,000	
	3. Replacement	GBP	50,000	
	4. Business Disruption – Hijack or Kidnap	GBP 500 per day up to 100 days		
	5. Payment or Loss of Extortion or Ransom Monies or Expenses	GBP	350,000	
	6. Security Specialist Costs	GBP	75,000	
	Aggregate Limits			
	1. Evacuation, Alteration of Itinerary or Curtailment, Rearrangement, Replacement, or Business Disruption following Hijack or Kidnap	GBP 50,000 per event and GBP 250,000 per Period of Insurance		
	2. Payment or Loss of Extortion or Ransom Monies	GBP 350,000 per Period of Insurance		
3. Security Specialist Costs	GBP 75,000 per Period of Insurance			
B6 Personal liability	Personal Liability	GBP	5,000,000	
B7 Additional covers	Cover for Directors and Additional persons			
B8 Assistance	Assistance Services			

Section C. Legal Expenses

Definition of Insured Persons	Effective Time	Maximum benefit amount	
A Any Insured Person included under the Section A. Injury who is permanently resident in England, Wales, Scotland, Northern Ireland, the Isle of Man or the Channel Islands	24 hours a day	Legal Expenses	GBP 75,000
		Travel and Accommodation Expenses to attend court	GBP 1,000
B Any Insured Person included under Section B. Travel who is not covered under A above	As shown in Section B. Travel	Legal Expenses	GBP 75,000
		Travel and Accommodation Expenses to attend court	GBP 1,000

Section D. Crisis Management

Description	Maximum benefit amount
Crisis Management	GBP 100,000

Endorsements

Persons on Secondment

Under Section A – Injury, Category A and Section B – Travel, Category A, this Policy is extended to include Secondees subject to the additional terms, conditions and exceptions stated below.

Definitions

Secondee: A Director, Business Partner or Employee who is seconded by the Policyholder to live and work outside of their Country of Domicile for a period of more than 12 months as declared to and accepted by the Insurer

Country of Secondment shall mean the country in which an Insured Person is on Secondment

Journey Definition

The Journey definition within the Policy Wording shall be deleted and replaced by the following:

Period of Secondment

1. In the case of a new Period of Secondment:

Cover will start from the effective date of the Period of Insurance or the time of leaving home or normal place of Business in the Secondee's Country of Domicile (whichever is first).

Cover will continue until:

- i) the Secondee arrives back at their home or normal place of Business in the Secondee's Country of Domicile (whichever is reached last); or
- ii) the expiry date of the Period of Insurance.

2. In the case of an existing Period of Secondment:

Cover will start from the effective date of the Period of Insurance.

Cover will continue until:

- i) arrival back at home or normal place of Business in the Secondee's Country of Domicile (whichever is reached last); or
- ii) the expiry date of the Period of Insurance.

Section B1 – Medical & Other Expenses

In addition to Section B1 – Exclusions, the Insurer shall not be liable for:

- 1) any expenses or losses which are recoverable from any private medical insurance policy;
- 2) the first GBP100 of each and every claim;
- 3) surgery or treatment which the Secondee elects to have;
- 4) surgery or treatment which, in the opinion of the treating Qualified Medical Practitioner, can be delayed until the Secondee returns to their Country of Domicile;
- 5) routine medical examinations, including vaccinations and the issue of medical certificates.

Section B5 – Serious Disruption

In addition to Section B5 – Exclusions, the Insurer shall not be liable for:

- 1) any claim under Section B5 for Hijack or Kidnap unless incurred outside an Insured Person's Country of Secondment; or
- 2) any claims under Section B5. 6. Security Specialists Costs unless incurred outside an Insured Person's Country of Secondment.

Subject otherwise to the terms, conditions and exclusions of the policy.

Quarantine Extension

This endorsement shall only apply:

- a. to a Policy where coverage under Section B4 Disruption is operative;
- b. to Directors and Employees specified as Insured Persons under Section B in the Schedule of Benefits.

If during the Period of Insurance an Insured Person is required by regulation or legislation to quarantine upon return from a Journey outside their Country of Domicile, the Insurer will pay for reasonable and necessary additional travel and accommodation costs up to a maximum of GBP 1,750. The maximum amount payable under this Policy during any one Period of Insurance for this extension shall be limited to GBP 10,000.

This benefit will only become payable if the quarantine regulations or legislation are announced and implemented after the departure date of the outward leg of the Insured Person's Journey.

This extension shall only apply to Journeys in connection with the Business of the Policyholder.

Subject otherwise to the terms and conditions of the Policy Wording.