



PAGODA PROJECTS INSURANCE

MAIN DETAILS +

Policy holder	Pagoda Projects Ltd, InternChina Ltd, InternVietnam Ltd
Insurer	Chubb Insurance Company of Europe SE
Policy Number	UKBBB017732118
Period of Insurance	05/07/2019 to 14/07/2020
Effective Date	15/07/2019

PERSONAL ACCIDENT +

COVER - Accidental bodily injury to the person(s) insured, which occurs during the operative period and results in death or disablement.

LIMITS OF INDEMNITY -	Accumulation limit any one single engine aircraft	£1,000,000
	Accumulation limit any one multiple engine aircraft	£2,000,000
	Accumulation limit any other occurrence	£10,000,000

INSURED PERSON DEFINITION - Individuals participating in Internship placements and trips organised by the Policyholder, including activities undertaken independently during the trip

BENEFITS - Permanent Total Disablement Benefit £50,000 Death and other capital benefits £50,000

INNER LIMITS - Max. death benefit per unmarried child under 18 years old or under 23 years old if in Full Time Education - £20,000

EFFECTIVE TIME DEFINITIONS - Extended business travel outside the country of domicile. OR Any trip in connection with the business outside the country of domicile including days added by the Insured Person for personal reasons.

SCALE OF BENEFITS -	Permanent Disabling Injuries (Usual Occupation) - Excluding Continental Scale	
	Loss of one or more limbs - 100%	Loss of sight in one or both eyes - 100%
	Loss of speech - 100%	Loss of hearing in both ears - 100%
	Loss of intellectual capacity - 100%	Loss of hearing in one ear - 25%

STANDARD POLICY EXCLUSIONS, EXTENSIONS AND CONDITIONS - Please see policy for full details

GUIDANCE NOTE +

Travel to certain territories can be dangerous and it is important to be aware of steps that can be taken to manage travel risks. The following websites provide information and advice about all territories and if you need any further help we will be happy to assist you www.fco.gov.uk/knowbeforeyougo / www.ace-internationalsos.com / www.ace-red24.com

TRAVEL COVER DETAILS

COVER - Cover for travel.

INSURED PERSON DEFINITION - Individuals participating in Internship placements and trips organised by the Policyholder, including activities undertaken independently during the trip

Benefit	Amount (£)
Medical expenses	Unlimited
Hospital benefit (per day)	75
Additional travel expenses	20,000
Emergency Repatriation Expenses	Unlimited
Continuation of medical expense in the event of repatriation	50,000
Search and Rescue Expenses	25,000
Repatriation of Mortal Remains	15,000
Personal property	10,000
Business equipment	3,000
Personal Belongings	2,000
Money	5,000
Credit card misuse	3,000
Travel Documents	1,500
Cancellation, curtailment & rearrangement expenses	10,000
Travel Delay (£300 for first full consecutive 4 hours and GBP 75 thereafter up to a maximum of GBP 900)	50 per hour
Aggregate Limit	250,000
Evacuation Alteration of Itinerary or Curtailment	10,000
Hijack/kidnap (fixed sum)	250,000
Personal liability	5,000,000

ADDITIONAL TERMS AND CONDITIONS ENDORSED TO THE POLICY

All Medical Claims Subject to £100 Excess for Each and Every Claim

Each and Every Other Travel Claim Subject to £250 Excess

ADDITIONAL INFORMATION +

INSURED PERSONS DEFINITIONS -

Individuals participating in Internship placements and trips organised by the Policyholder, including activities undertaken independently during the trip

INSURED JOURNEYS -

Extended business travel outside the country of domicile.

Any trip in connection with the business outside of the country of domicile including days added by the Insured Person for personal reasons.

NON-COVERAGE -

Medication and ongoing treatment for pre-existing medical conditions will not be covered under this policy (please contact us for any further details)

Extreme sports and adventure activities will not be covered under this policy

STANDARD POLICY EXCLUSIONS, EXTENSIONS AND CONDITIONS - PLEASE SEE POLICY FOR FULL DETAILS

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