



## INSURANCE DETAILS

### MAIN DETAILS

|                     |                          |
|---------------------|--------------------------|
| Policy Holder       | Pagoda Projects Ltd      |
| Insurer             | Aviva Insurance Limited  |
| Policy Number       | 100758615GPA             |
| Period of Insurance | 21/04/2022 to 20/10/2023 |
| Effective Date      | 21/04/2022               |

### 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 one accident                 | £10,000,000 |

#### INSURED PERSON DEFINITION

Individuals participating in internship placements and trips organized by the policy holder, including activities undertaken independently during the trip.

#### BENEFITS

|                                     |         |
|-------------------------------------|---------|
| Permanent total disablement benefit | £50,000 |
| Death and other capital benefit     | £50,000 |

#### 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

|                             |         |
|-----------------------------|---------|
| Loss of limb -              | £50,000 |
| Loss of Speech -            | £50,000 |
| Loss of Internal Organ -    | £12,500 |
| Loss of Sight -             | £50,000 |
| Loss of Hearing one ear -   | £12,500 |
| Loss of Hearing both ears - | £50,000 |

#### STANDARD POLICY EXCLUSIONS, EXTENSIONS & CONDITIONS

Please see policy for details.

### GUIDANCE NOTE

Travel to certain territories can be dangerous and it is important to be aware of steps that can be take 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](http://www.fco.gov.uk/knowbeforeyougo) [www.ace-internationalsos.com](http://www.ace-internationalsos.com)  
[www.ace-red24.com](http://www.ace-red24.com)

# TRAVEL COVER DETAILS

## COVER

Cover for travel

## INSURED PERSON DEFINITION

Individuals participating in internship placements and trips organized by the policyholder, including activities undertaken independently during the trip.

| Benefit   | Amount (£)           | Excess (£) |
|---|----------------------|------------|
| Medical expenses (not within country of residence)  | Unlimited            | 100        |
| Childcare Expenses following Emergency medical assistance   | 5,000                | 100        |
| Continuing Medical Charges  | 50,000               | 100        |
| Foreign Coma Benefit (per 24 hours up to 730 days)  | 50                   | 100        |
| Funeral Expenses  | 10,000               | 100        |
| Hospital Expenses (per 24 hours up to 365 days)   | 50                   | 100        |
| Repatriation of Household Items   | 2,500                | 100        |
| Repatriation of Human Remains   | 10,000               | 100        |
| Search and Rescue Expenses  | 50,000               | 100        |
| Personal Belongings*  | 10,000               | 250        |
| Business equipment  | 3,000                | £250       |
| Money*  | 5,000                | 100        |
| Loss, Theft, Damaged Documents  | 2,000                | £100       |
| Credit card fraud   | 5,000                | 100        |
| Cancellation per person (aggregate per claim £50,000)   | 10,000               | 250        |
| Change of Itinerary, Curtailment, Replacement (per claim)   | 10,000               | 250        |
| Seat Bumping (after first for hours up to maximum of £750)  | 50 per complete hour | 0          |
| Travel Delay (£200 for first full consecutive 4 hours and £50 thereafter up to a maximum of £750) | 50 per hour          | 0          |
| Missed Departure  | 2500                 | 0          |
| Hijack/Kidnap (aggregate maximum per claim £50,000)   | 500 per day          | 0          |
| Personal liability  | 5,000,000            | 0          |
| Legal Expenses  | 50,000               | 0          |

\*Where any unspecified item/single loss exceeds £2,500, you will be responsible for 25% of any amount claimed above £2,500, up to the value of the item or the sum insured if less.

## ADDITIONAL INFORMATION

### INSURED PERSON DEFINITION

Individuals participating in internship placements and trips organized 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 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.

Independent travel before or after the Programmes Dates stated in your signed Programme Agreement will not be covered under this policy.

### STANDARD POLICY EXCLUSIONS, EXTENSIONS & CONDITIONS

Please see the policy for details.

## GUIDANCE NOTE

Individuals participating in Internship placements, Study Tours and Trips organised by Pagoda Projects may or may not be covered under this policy and whether you will be covered under the Pagoda Projects insurance policy will be outlined in your Programme Agreement.

In the event of making a claim the individual must inform Pagoda Projects ASAP; it's the individual's responsibility to be aware of what is and isn't covered under the policy. Pagoda Projects will process the claim, but the individual claiming will be responsible to pay costs up-front and fill out any necessary paperwork (unless incapacitated).

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[www.businessclassassistance.com](http://www.businessclassassistance.com)