



INSURANCE DETAILS

MAIN DETAILS

Policy Holder	Pagoda Projects Ltd
Insurer	RSA
Policy Number	PA04282105
Period of Insurance	01/10/2024 to 30/09/2025
Effective Date	01/10/2024

PERSONAL ACCIDENT

INSURED PERSON DEFINITION

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

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 up to 7 days.

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	£5,000,000
Accumulation limit any one accident	£50,000,000

BENEFITS

Permanent total or partial disablement benefit	£50,000
Death and other capital benefit	£50,000

SCALE OF BENEFITS

Loss of limbs - £50,000	Temporary Partial or Total Disablement - Not insured
Loss of Sight - £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 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 Business Travel in connection with their study programme (including incidental holiday taken in conjunction with the journey)

INSURED PERSON DEFINITION

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

Personal Accident & Emergency Benefit	Max. Amount (£)	Excess (£)
Personal Accident Medical Expenses	30,000	50 / 0*
Other Medical Emergency & Repatriation Expenses	Unlimited	50 / 0*
Bereavement Counselling	5,000	50
Burns	10,000	50
Catastrophic Fatal Accident (counselling support)	5,000	50
Coma benefit	75 per day (104 wks)	50 / 0*
Commuting Expenses	250 per week	50
Cosmetic Surgery	7,500	50
Counselling	250 per week	50
Damage to Clothing and Personal Belongings	1,500	50
Dental, Optical or Auditory Expenses	2,500	50 / 0*
Dependant Adult Benefit	10,000	50
Dependant Child Benefit	5,000	50
Domestic Assistance	100 per week	50
Executor Expenses	2,000	50
Facial Disfigurement	10,000	50 / 0*
Fracture	5,000	50 / 0*
Funeral Expenses	10,000	50
Home & Workplace Alteration Expenses	25,000	50
Hospital Admission - Communicable Disease Extension	75 per day (52 wks) 75 per day (3 wks)	50 / 0*
Hospital Outpatient Expenses	100 per day	50 / 0*
Hospital Transfer Expenses	5,000	50 / 0*
Hospital Visiting Expenses	100 per day	50
Hotel Convalescence	75 per day (60 days)	50
Independent Financial Advice	2,500	50
Lifesaver	25,000	50
Permanent Paralysis	125,000 to 250,000	50

*For emergency situations involving the use of the Assistance provider Healix, no excess will apply.

TRAVEL COVER DETAILS CONTINUED

Personal Accident Benefit	Max. Amount (£)	Excess (£)
Post-Traumatic Stress Disorder	500 per week	50
Prosthesis	20,000	50
Rehabilitation Expenses	5,000	50
Relocation Expenses	25,000	50
Repatriation of Household Goods	50 / 0*	50 / 0*
Retraining	25,000	50
Retraining (spouse)	15,000	50
Return Home Expenses	750	50 / 0*
Search and Rescue Costs	50,000	0*
Spouse/Dependant Paraplegia/Quadriplegia	25,000 / 1000,000	50
Trauma Counselling	5,000	50
Workplace Assault/Accident Medical Expenses	5,000	50 / 0*
Business Travel Benefit	Max. Amount (£)	Excess (£)
Personal Belongings	10,000	
- Business Equipment Extension	+3,000	
- Delayed Personal Belongings Extension	+2,500	50
- Loss or Delay of Keys Extension	+1,500	
- Wheelchair Cover Extension	+3,500	
Unplanned Alteration of Travel Arrangements	10,000	
- Event Ticket Cancellation Extension	+1,000	
- Fumigation Extension	+500	50
- Quarantine Extension	+2,500	
- Travel Delay Extension	+1,200	
Evacuation	10,000	
- Trauma Risk Management Extension	+ 5,000	
- Additional Travel & Accommodation Extension	+ 150 per day	50
- Alternative Transport Charter Extension	+10,000	
Highjack, Kidnap, Ransom & Detention	500 per day	
- Ransom	250,000	50
Legal Expenses	50,000	50
Personal Money	10,000	
- Coerced Theft	+500	50
- Fraudulent Use of Stolen Mobile Phone	+100	
Personal Liability	5,000,000	50
Personal Security Specialist	10,000	50
Travel Document Insurance	2,000	50
Crisis Management Costs	100,000	50

*For emergency situations involving the use of the Assistance provider Healix, no excess will apply.

ADDITIONAL INFORMATION

INSURED JOURNEYS

Any journey undertaken by an Insured Person in connection with their study programme (including Incidental Holiday taken in conjunction with the journey) which starts during the Period of Insurance and involves travel from an Insured Person's normal Country of Residence. Cover starts from the departure of an Insured Person from an Insured Person's residence in their normal Country of Residence until arrival back at such residence at the end of the journey. The duration of an External Journey shall not exceed 6 months unless We have otherwise agreed in writing. Journeys within the Country of Domicile must involve an aerial flight, train or an overnight stay.

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 or approved in writing by the Programme Manager will not be covered under this policy.

Travel to certain territories can be dangerous and it is important to be aware of steps that can be taken to manage travel risks.

STANDARD POLICY EXCLUSIONS, EXTENSIONS & CONDITIONS

It is a Participant's individual's responsibility to be aware of what is and isn't covered under the policy. Please request to see the full policy for details.

Individuals participating in Internship placements, Practicums and Field 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.

MAKING A CLAIM

Pagoda Projects will help the Participant to process the claim, but the Participant claiming will be responsible to pay costs up-front, to pay any excess applicable and to fill out any necessary paperwork (unless incapacitated).

To make a claim the Participant must **inform Pagoda Projects ASAP:**

Email programmes@pagodaprojects.com and write INSURANCE CLAIM in the email subject line.

Emergency Medical and Security Assistance – HEALIX HELPLINE

When calling please prepare your contact number, date of birth, the Policy Number, your precise location and the name of any attending doctor.

Helpline: +44 (0) 20 8763 3155

Email: rsa@healix.com

Policy No.: PA04282105