

Chubb European Group
100 Leadenhall Street
London, EC3A3BP
United Kingdom

Endorsement forming part of and attaching to Policy Number:

UKBSTC94339

in the name of:

Uk Language Courses (UKLC) Ltd

SUBJECT otherwise to all the terms and conditions contained herein or endorsed hereon it is hereby declared and agreed that:

This policy is extended to include **Natural Disaster** Coverage.

CHUBB®

General Definitions

The following definition is included:

Natural Disaster shall mean hurricane, tornado, storm, high water, wind, driven water, tsunami, earthquake, volcanic eruption, landslide, snowstorm or natural fire.

Section 1 – Cancellation and Curtailment and Section 2 – Course Fees

Specific Exclusion 8 applicable to Section 1 - Cancellation and Curtailment and Section 2 – Course Fees is deleted and replaced with the following:

8. any expenses incurred as a result of regulations or order made by any public authority or government. This exclusion shall not apply to the specific cover provided in respect of **Natural Disaster**.

The following is to be added as a **Specific Condition applicable to Section 1 – Cancellation and Curtailment and Section 2 – Course Fees:**

The cover provided for **Natural Disaster** in **Section 1 – Cancellation and Curtailment and Section 2 – Course Fees** will only apply when a recognised government body, acting on behalf of such government, of the country to or from which the **Policyholder** is travelling has issued a directive:

- prohibiting all travel to or from
- or
- recommending evacuation from

the country or specific area or event to which the **Policyholder** was travelling provided that the directive came into force after the **Policyholder** purchased this insurance or booked the **Journey** (whichever is the later), or in the case of **Curtailment or Alteration to Itinerary**, after the **Policyholder** had left the **United Kingdom** or **Country of Domicile** to commence the **Journey**.

Chubb European Group Limited registered in England & Wales number 1112892 with registered office at 100 Leadenhall Street, London EC3A 3BP. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Full details can be found online at <https://register.fca.org.uk/>

IMPORTANT NOTICE: In order to prepare for the UK's exit from the European Union, Chubb is making certain changes. It is currently anticipated that during 2018 Chubb European Group Limited will convert to a public limited company, when it will be known as Chubb European Group Plc. It is then proposed that the company converts into the legal form of a European Company (Societas Europaea), when it will be known as Chubb European Group SE. The company will still be domiciled and have its registered office at the same address in England and will remain authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

To stay up to date with our Brexit preparations and for more information about what it means for you, refer to our website at chubb.com/brexit

The cover provided for **Natural Disaster** in **Section 1 – Cancellation and Curtailment** will only apply when the **Policyholder** is unable to recover their incurred expenses through any other means.

Sub-Section (ii) Travel Delay and Abandonment

Is deleted and replaced with the following:

If during a **Period of Insurance** an **Insured Person** is delayed for at least 12 hours from the scheduled departure time (as shown on the travel ticket) of the outbound **Journey** from the **Country of Domicile** or the return **Journey** to the **Country of Domicile** because the scheduled departure of a **Public Conveyance** is delayed **Due To a Natural Disaster, Strike or Industrial Action**, adverse weather conditions, traffic flow congestion, mechanical breakdown or structural defect, **Chubb** will pay the **Benefit Amount** of:

1.
 - a. £20 for the first 12-hour delay; and then;
 - b. £20 for each full 12-hour delay thereafter,up to £1,000 or the cost of the **Journey**, whichever is lesser; or
2. up to £7,500 less the **Excess** in respect of **Curtailment Expenses** incurred if the **Insured Person** abandons his/her **Journey** after a delay of at least 12 hours of the scheduled departure time from the **Country of Domicile**.

Sub-Section (iii) Additional Travel & Accommodation

Is deleted and replaced with the following:

If during a **Period of Insurance** as a result of the failure of a **Public Conveyance** due directly to a **Natural Disaster, Strike or Industrial Action**, adverse weather conditions, traffic flow congestion, default or financial failure or mechanical breakdown an **Insured Person** misses the international departure of such **Public Conveyance** on which the **Insured Person** is booked to travel from:

1. the **Country of Domicile** at the commencement of the **Journey**; or,
2. the initial point of departure at the end of the **Journey**,

Chubb will reimburse the **Insured Person** or **Policyholder**, as applicable, in respect of reasonable additional travel and accommodation expenses incurred to reach the scheduled destination up to the **Benefit Amount** of £1,000 for any one **Journey**, provided that:

1. such travel is of a standard no greater than the class of transport on the outbound **Journey**; and
2. the standard of accommodation is not superior to that of the **Journey**.

Signed for and on behalf of Chubb European Group Limited

Date: 01/11/2018

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