

Procedures

Student Personal Accident Emergency Medical Insurance

This insurance can be purchased online on our website, www.uk.cntaiping.com.

Upon hitting the 'Pay Now' button, you will be redirected to the website of our provider of ecommerce payment solutions, *Reallex Payments*, a division of Global Payments Inc.

Once payment is finalized and accepted, within ten minutes you will receive the below documents in an email at the email address you provided us with:

Policy Wording	This document describes the full extent of the cover under this policy.
Schengen Certificate	This document must be printed and submitted to the embassy or Consulate.
Policy Schedule	This document includes the period of insurance, the insured's identity and the level of cover provided.
Policy Summary	This document summarizes the benefits and main exclusions of the product.

Please ensure you thoroughly check the details on your policy schedule and certificate in order to ensure the information is correct and you have disclosed all material facts. A material fact is defined as one that would influence the judgement of a prudent underwriter. If in doubt, disclose the information to allow us to consider as appropriate.

If you haven't received the above documents within 2 hours from the end of the payment transaction or if you need to amend any information provided, please contact us at: cic@uk.cntaiping.com or on 020 7839 1888.

Any communication with China Taiping UK Insurance Ltd (written, verbal or electronic) shall be in English.

This policy is operative at the following times:

Schengen emergency medical expenses (Section 6):

You are covered under this section during the length of time that you are temporarily travelling in Europe which is defined as:

All countries to the west of the Ural Mountains, islands in the Mediterranean, Morocco, Algeria, Egypt, Tunisia, Turkey, the Canary Islands, Madeira, the Azores and Iceland.

It is imperative that you notify our Emergency Assistance Service immediately when an accident occurs before agreeing to any treatment or repatriation arrangement. Any medical services or repatriation arrangements refused by you or agreed by you without our prior approval will not be subject to indemnity or reimbursement.

This is a multi-trip policy covering up to 20 consecutive days each trip in Europe or a total maximum of 90 days in Europe during one period of insurance.

Personal Accident (All Sections other than Section 6):

24 hours whilst in the United Kingdom

Cancellation procedure

If you wish to cancel within 14 days of receipt of the certificate documents, the Cooling Off period, you may do so by writing to us at cic@uk.cntaiping.com for a full refund providing you have not travelled and no claim has been made.

If you cancel after the first 14 days of receipt of the documents no premium refund will be made.

Please refer to your policy wording for more information.

Procedure to make a claim or seek medical services agreement or advice

Under Sections 1,2 and 3 or an accidental bodily injury that you suffer in the **United Kingdom** that could give rise to a claim under the policy wording, please contact us on:

+44(0)203 667 2825

InternationalClaims@healix.com

For Section 6 only (Schengen Emergency Medical Expenses):

In the event of accidental bodily injury or illness which may lead to in-patient hospital treatment or before any arrangements are made for repatriation you must contact the Emergency Assistance Service.

The service is available to you and operates 24 hours a day, 365 days a year for advice, assistance, making arrangements for hospital admission, repatriation and authorisation of medical expenses. If you don't contact the Emergency Assistance Service prior to any arrangements of repatriation or any treatment, unless there is an immediate emergency treatment situation which hinders you from being able to contact them, this may lead to a claim not being paid or not paid in full.

Claims contact details and Emergency and Medical Service

Telephone: +44 (0)20 3667 8995
Fax: +44 (0)20 8481 7826
Email: ctuktravel@healix.co.uk
Ref: China Taiping Schengen

Alternatively, you may contact us as follows:

Claims Department
China Taiping Insurance (UK) Company Ltd
2 Finch Lane
London
EC3V 3NA
Telephone: 0207 839 1888
Fax: 0207 621 1202
Email: newclaims@uk.cntaiping.com

What if you want to complain?

We make every effort to deliver a high quality service to our policyholders. If you wish to make a complaint you should contact:

The Compliance Officer
China Taiping Insurance (UK) Company Ltd
2 Finch Lane
London
EC3V 3NA
Telephone: 0207 839 1888
Fax: 0207 621 1202
Email:compliance@uk.cntaiping.com

If we are unable to resolve the complaint, we will provide details of the Financial Ombudsman Service, which offers free independent advice on complaints solutions. See details on the policy wording and policy summary.