

AonProtect Schedule

Arranged by Aon Underwriting Managers

AonProtect Policy Schedule

York St John University

| | | | |
|-------------------------|---|---|--|
| Policy Number | P25PATPTP01288 | | |
| Policyholder | York St John University | | |
| Correspondence Address | Lord Mayor's Walk, York, North Yorkshire, YO31 7EX | | |
| Business | Educational establishment and any activities related thereto | | |
| Period of Insurance | (a) From 1st August 2025 to 31st July 2026 (both dates inclusive) (b) Any subsequent period for which the Insurers shall accept a renewal premium. | | |
| Premium Less Tax | £41,749.84 | Renewal: to be calculated on updated information. | |
| Premium Tax | £5,009.98 | | |
| Total Premium | £46,759.82 | | |
| Remuneration Disclosure | When Aon Underwriting Managers underwrites your Policy , the Insurers pay Aon Underwriting Managers a percentage of the premium as a fee for the work Aon Underwriting Managers do on their behalf. If certain profit targets are reached, the Insurers may also pay Aon Underwriting Managers a bonus based on the overall performance of the book of business. | | |

Premium Allocation

| | | |
|----------------|-------------|-------------|
| United Kingdom | Premium | £ 41,749.84 |
| | Premium Tax | £ 5,009.98 |
| | Total | £ 46,759.82 |



Date of Issue: 30 July 2025

For and on behalf of the **Insurer**.

This **Policy** is arranged by Aon UK Limited. Aon Underwriting Managers (AUM) is a Managing General Agent (MGA) which is part of Aon UK Limited operating under a delegated underwriting authority on behalf of the **Insurer**. Aon Underwriting Managers is a trading name of Aon UK Limited, which is authorised and regulated by the Financial Conduct Authority. Registered office: The Aon Centre, The Leadenhall Building, 122 Leadenhall Street, London, EC3V 4AN. Registered No: 210725.

AonProtect - Schedule of Benefits

Section A – Personal Accident

| | | | |
|------------------------------------|--|---|-------------------------|
| Category A | | | |
| Insured Persons | | All Employees contracted to the Policyholder in the United Kingdom | |
| Effective Time/Journey Code | | ET3 - Occupational Accidents only | |
| | | | |
| Benefit | | Category A | |
| 1 | Death | 5 x Annual Salary | |
| 2 | (a) Loss of limb(s), sight in one or both eyes, speech or hearing in both ears (b) Loss of hearing in one ear (30% of benefit shown) (c) Loss of organ | 5 x Annual Salary | |
| 3 | Permanent Total Disablement | 5 x Annual Salary | |
| 4 | Permanent Partial Disablement | 5 x Annual Salary | |
| 5 | Temporary Total Disablement (per week) | Benefit | Deferment Period |
| | | Not covered | Nil |
| 6 | Temporary Partial Disablement (per week) | Benefit | Deferment Period |
| | | Not covered | Nil |

| | | | |
|------------------------------------|--|---|-------------------------|
| Category B | | | |
| Insured Persons | | All governors, trustees, lecturers and volunteers of the Policyholder in the United Kingdom | |
| Effective Time/Journey Code | | J11 - Business travel outside Country of Permanent Residence (including Incidental Holiday travel) | |
| | | | |
| Benefit | | Category B | |
| 1 | Death | £50,000 | |
| 2 | (a) Loss of limb(s), sight in one or both eyes, speech or hearing in both ears (b) Loss of hearing in one ear (30% of benefit shown) (c) Loss of organ | £50,000 | |
| 3 | Permanent Total Disablement | £50,000 | |
| 4 | Permanent Partial Disablement | £50,000 | |
| 5 | Temporary Total Disablement (per week) | Benefit | Deferment Period |
| | | Not covered | Nil |
| 6 | Temporary Partial Disablement (per week) | Benefit | Deferment Period |
| | | Not covered | Nil |

| Category C | | | | | |
|------------------------------------|--|---|-------------------------|-----------------------|--|
| Insured Persons | | All students of the Policyholder whilst travelling as part of their course | | | |
| Effective Time/Journey Code | | J11 - Business travel outside Country of Permanent Residence (including Incidental Holiday travel) | | | |
| | | | | | |
| Benefit | | Category C | | | |
| 1 | Death | £25,000 | | | |
| 2 | (a) Loss of limb(s), sight in one or both eyes, speech or hearing in both ears (b) Loss of hearing in one ear (30% of benefit shown) (c) Loss of organ | £25,000 | | | |
| 3 | Permanent Total Disablement | £25,000 | | | |
| 4 | Permanent Partial Disablement | £25,000 | | | |
| 5 | Temporary Total Disablement (per week) | Benefit | Deferment Period | Benefit Period | |
| | | Not covered | Nil | Nil | |
| 6 | Temporary Partial Disablement (per week) | Benefit | Deferment Period | Benefit Period | |
| | | Not covered | Nil | Nil | |

| Category D | | | | | |
|------------------------------------|--|--|-------------------------|-----------------------|--|
| Insured Persons | | Students who are members of the Policyholder's Sports Union | | | |
| Effective Time/Journey Code | | ET6 - Sports Club Cover including Social Activities | | | |
| | | | | | |
| Benefit | | Category D | | | |
| 1 | Death | £25,000 | | | |
| 2 | (a) Loss of limb(s), sight in one or both eyes, speech or hearing in both ears (b) Loss of hearing in one ear (30% of benefit shown) (c) Loss of organ | £25,000 | | | |
| 3 | Permanent Total Disablement | £25,000 | | | |
| 4 | Permanent Partial Disablement | £25,000 | | | |
| 5 | Temporary Total Disablement (per week) | Benefit | Deferment Period | Benefit Period | |
| | | Not covered | Nil | Nil | |
| 6 | Temporary Partial Disablement (per week) | Benefit | Deferment Period | Benefit Period | |
| | | Not covered | Nil | Nil | |

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| Maximum Limits per Insured Person | |
|--|--|
| Items 1 2 3 or 4 | £1,000,000 Or 10 x the Annual Salary of the Insured Person , whichever is the lesser |
| Item 5 (per week) | Not Covered |
| Item 6 (per week) | Not Covered |
| In respect of Items 1 2 3 and 4 inclusive and all extensions | £2,500,000 |
| Item 1 in respect of Non-Employees under the age of 16 | £25,000 |
| Items 5 and 6 in respect of Non-Employees under the ages of 16 | Out of pocket expenses only |
| Item 1 in respect of Non-Employees over the age of 16 | £50,000 |
| Items 5 and 6 in respect of Non-Employees over the age of 16 | Out of pocket expenses only |
| Item 1 in respect of Insured Persons over 80 years of age | £150,000 |

| Aggregate Limits | |
|---|------------|
| Per Event overall | £5,000,000 |
| Per Event for Insured Persons travelling in any multi-engine aircraft | £5,000,000 |
| Per Event for Insured Persons travelling in any aircraft other than multi-engine aircraft | £1,000,000 |

| Aon Protect – Schedule of Benefits | | | | | |
|--|---|--|--|---|--|
| Section A – Personal Accident | | | | | |
| Additional Insured Persons | | | | | |
| The following categories of Additional Insured Persons are automatically covered where not otherwise insured under this Policy | | | | | |
| Category | Additional Insured Persons | | | Effective Time/Journey Code | |
| AIP 1 | Partners and/or Children of Directors and one member of any Director's domestic staff provided that such Directors are included under Section A – Personal Accident on either 24 hour basis or occupational including or excluding commuting basis | | | ET1 | |
| AIP 2 | Any Visitor | | | ET7 | |
| AIP 3 | Partners and/or Children of Employees whilst accompanying, travelling independently to join, or returning from being with, such Employees who are on a Journey provided that such Employees are included under Section A | | | J11 or J12 whichever applies to such Employees | |
| AIP 4 | Directors, Employees and/or guests of the Policyholder | | | J17 | |
| AIP 5 | Any person, who on medical advice from a Qualified Medical Practitioner , is advised to travel to or remain with an Insured Person | | | J18 | |
| AIP 6 | Directors and Employees of the Policyholder | | | J3 | |

| Category | 1 Death | 2 Loss of limb(s), sight, speech or hearing | 3 Permanent Total Disablement | Paraplegia | Quadriplegia |
|--------------|-------------|---|-------------------------------|-------------|--------------|
| AIP 1 | Not covered | £50,000 | £50,000 | £50,000 | £100,000 |
| AIP 2 | £50,000 | £50,000 | £50,000 | Not covered | Not covered |
| AIP 3 | Not covered | £50,000 | £50,000 | Not covered | Not covered |
| AIP 4 | £50,000 | £50,000 | £50,000 | Not covered | Not covered |
| AIP 5 | Not covered | £50,000 | £50,000 | Not covered | Not covered |
| AIP 6 | £50,000 | £50,000 | £50,000 | Not covered | Not covered |

Subject otherwise to the **Limit per Insured Person** and **Aggregate Limits**, an **Aggregate Limit** of £1,200,000 will apply in respect of all categories of **Additional Insured Persons** who sustain **Bodily Injury** in any one **Event**

| Schedule of Benefits | |
|--|---|
| Section A – Personal Accident - Extensions | |
| Description | Benefit Amount |
| Medical Expenses | 30% of any amount paid or payable under Items 1, 2, 3, 4, 5, or 6, up to a maximum of £40,000 any one Insured Person |
| Catastrophe | 25% of the total Item 1 benefit payment |
| Chauffeur or similar expenses | Up to 104 weeks, subject to limit of £15,000 per Insured Person |
| Child Benefit | £15,000 or 5% of the Insured Person's Item 1 benefit (whichever greater) per Child |
| Childcare Expenses | Up to 104 weeks, subject to limit of 10% of Benefits 2 - 6 and a maximum of £20,000 per Insured Person |
| Coma Benefit | £100 per day (or part day), up to a maximum of 730 days |
| Corporate Reputation Protection | Up to £75,000 for each Insured Person or Visitor |
| | Aggregate Limit any one Event and in the Period of Insurance of £250,000 |
| Cosmetic Surgery | Up to £10,000 per Insured Person |
| Damage to Personal Belongings | Up to £2,500 per Insured Person |
| Dental and Optical Expenses | Up to £3,500 per Insured Person |
| Dependent Adult Benefit | £50,000 per Dependent Adult |
| Disability Assistance | Up to £50,000 per Insured Person |
| Domestic Assistance Expenses | Up to 104 weeks, subject to limit of £15,000 per Insured Person |
| Executor Expenses | Up to £2,500 per Insured Person |
| Fractures | Up to £7,500 per Insured Person |
| Full Thickness Burns | Up to £10,000 or the percentage assessed under Permanent Partial Disablement , whichever is greater, per Insured Person |
| Funeral Expenses | Up to £10,000 per Insured Person |
| Hemiplegia | £75,000 per Insured Person |
| Hospital Confinement Benefits | £150 per day (or part day), up to a maximum of 104 weeks per Insured Person |
| Hospital Out-Patient Travel Expenses | Up to 52 weeks, subject to a limit of £10,000 per Insured Person |
| Hospital Transfer Expenses | Up to £5,000 per Insured Person |
| Hospital Visiting Expenses | Up to £100 per full 24 hours, up to a maximum of £5,000 per Insured Person |
| Independent Financial Advice | Up to £2,500 per Insured Person |

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| | | | |
|--|---|---|--|
| Major Incident Response | Up to £250,000 any one Event , and subject to: | | |
| | i. Supplementary Travel and Accommodation Services | | Up to £10,000 per Insured Person |
| | ii. Travel Home Expenses | | Up to £10,000 per Insured Person |
| | iii. Post-Traumatic Stress Disorder (if cover for Temporary Total Disablement purchased) | | 50% of weekly benefit for Item 5 or 6. But not exceeding £500 per week for a maximum of 26 weeks |
| | iv. Court Travel Expenses | | Up to £10,000 per Insured Person |
| | Counselling Fees | Up to £5,000 per Insured Person for costs up to 52 weeks after the incident | |
| Paraplegia | £125,000 per Insured Person | | |
| Partner or Child Paralysis | Quadriplegia Triplegia Paraplegia Hemiplegia | £100,000 per Insured Person £75,000 per Insured Person £50,000 per Insured Person £25,000 per Insured Person | |
| Personnel Replacement Expenses | Up to £500 per week, up to a maximum of £10,000 per Insured Person | | |
| Physiotherapy Benefit | Up to £7,500 per Insured Person | | |
| Prosthesis Benefit | Up to £100,000 per Insured Person | | |
| Quadriplegia | £250,000 per Insured Person | | |
| Quality of Life Improvement Advice | Up to £15,000 per Insured Person | | |
| Recruitment Costs following suicide | Up to £15,000 any one Insured Person | | |
| Recruitment Expenses | Up to £15,000 for recruitment and training costs and expenses up to £20,000 | | |
| Rehabilitation | Up to £5,000 per Insured Person | | |
| Rehabilitation Case Management | For valid claims under Items 2 3 or 4 – up to 12 months case management | | |
| | For valid claims under Items 5 or 6 – up to 3 months case management | | |
| Relocation Expenses | Up to a maximum of £25,000 per Insured Person | | |
| Retraining Benefit for Insured Persons | Up to 26 weeks up to £25,000 per Insured Person | | |
| Retraining Benefit for Partner of Insured Person | Up to 26 weeks up to £25,000 | | |
| Return Home Expenses | Up to £5,000 per Insured Person | | |
| Scarring Benefit | | Benefit where scar is on the face, neck or head and exposed to view | Benefit where scar is on any other part of the body |
| | 1cm – 2.4cms | £1,000 | £500 |
| | 2.5cms – 4.9cms | £2,000 | £1,000 |
| | 5.0cms – 7.4cms | £4,000 | £2,000 |
| | 7.5cms – 9.9cms | £6,000 | £3,000 |
| | 10cms – 12.4cms | £8,000 | £4,000 |
| | 12.5cms – 14.9cms | £10,000 | £5,000 |
| | 15cms or over | £12,000 | £6,000 |

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| Simultaneous death of Insured Person and Partner | Item 1 Benefit is multiplied by 2.5 in respect of each Insured Person | |
| Trauma Counselling | Up to £2,000 per Insured Person | |
| Triplegia | £175,000 per Insured Person | |
| Working Environment Expenses | Up to £300 per Insured Person for a qualified occupational therapist Up to £300 per Insured Person for additional furniture and/or equipment | |
| Work Experience | 1 Death | £35,000 |
| | 2 (a) Loss of limb(s) sight in one or both eyes speech or hearing in both ears | £35,000 |
| | 2 (b) Loss of hearing in one ear | £10,000 |
| | 3 Permanent Total Disablement | £35,000 |
| | 4 Permanent Partial Disablement | £35,000 |
| | Medical Expenses | Up to £2,500 |
| | Hospital Confinement Benefit | £75 per full 24 hours up to a maximum of 104 weeks |
| | Aggregate Limit any one Event | £250,000 |
| Workplace Assault Medical Expenses | Up to £5,000 per Insured Person | |

| AonProtect - Schedule of Benefits Section B – Travel | | |
|---|--|---|
| Category | Description of Insured Persons | Journey Code |
| A | All Employees , governors, trustees, lecturers and volunteers of the Policyholder in the United Kingdom | J11 - Business travel outside Country of Permanent Residence (including Incidental Holiday travel) |
| B | All students of the Policyholder whilst travelling as part of their course | J11 - Business travel outside Country of Permanent Residence (including Incidental Holiday travel) |

| Additional Insured Persons | | |
|----------------------------|---|---|
| AIP 1 | Partners and/or Children of Directors and one member of any Director's domestic staff (provided that such Directors are included in any of the categories above) | J14 |
| AIP 2 | Directors or Employees and/or guests of the Policyholder not included in any other category of Insured Person | J17 |
| AIP 3 | Partners and/or Children of Employees whilst accompanying travelling independently to join or returning from being with such Employees who are on a Journey (provided that such Employees are also included for travel made primarily for Business purposes in any of the categories above). | J11 or J12 whichever applies to such Employees |
| AIP 4 | Directors (provided that such Directors are included in any of the categories above). | J16 |
| AIP5 | Any person who on medical advice from a Qualified Medical Practitioner is advised to be with such Insured Person | J18 |
| AIP 6 | Any Director or Employee of the Policyholder and their accompanying Partners and Children relocating to another overseas entity of the Policyholder where no other more appropriate cover is in place | J4 |
| AIP 7 | Any person on work experience with the Policyholder | J11 |

| Sub-section | | Benefit Amount |
|-------------|--|--|
| 1 | (a) Cancellation Curtailment Change of Itinerary Rearrangement or Replacement per Insured Person | |
| | 1. Any trip in connection with the business of the Policyholder , including any Incidental Holiday | £50,000 |
| | 2. Any other trip | £15,000 |
| | (b) Motor vehicle rental or chartering of a non-scheduled ship or aircraft as a result of a Natural Catastrophe | Included in (a) above |
| | Aggregate limit for (a) and (b) above | £250,000 |
| | Petcare - Delay | £400 |
| | Quarantine per Insured Person | £2,000 |
| | Aggregate limit in the Period of Insurance | £12,000 |
| 2 | Hijack Daily Benefit - payable for up to 100 days Maximum per Insured Person | £750 £75,000 |
| 3 | Kidnap, Extortion and Detention 1. Kidnap, Extortion and Detention Expenses per Period of Insurance 2. Kidnap and Extortion Monies per Period of Insurance 3. Kidnap, Extortion and Detention Consultants' Costs per Period of Insurance | £250,000 Included in (a) above £50,000 |
| 4 | Legal Expenses 1. Legal Expenses 2. Travel and Accommodation expenses to attend court 3. Detention defence costs 4. Prosecution Expenses for motor prosecutions | £75,000 Any One Claim £1,500 £5,000 £50,000 Any One Claim |
| 5 | Medical Expenses (does not apply to Journeys in Country of Residence) per Insured Person | Unlimited |
| | Supplementary Travel Expenses | Included in Medical Expenses |
| | Childcare Expenses per Insured Person | £10,000 |
| | Continuing Medical Expenses | £50,000 |
| | Corporate Reputation Protection per Insured Person | £75,000 |
| | Aggregate limit any one Journey and in the Period of Insurance | £250,000 |
| | Emergency Dental Treatment in Country of Residence | £500 |
| | Emergency Repatriation Expenses | Unlimited |
| | Foreign Coma Benefit | £100 per day (or part day) up to a maximum of 730 days |
| | Funeral Expenses | £10,000 |
| | Hospital Confinement outside of Country of Residence | £75 per day (or part day) up to 104 weeks |
| | Hotel Convalescence outside Country of Residence | £75 per day up to 60 days |
| | Petcare – Hospitalisation | £400 |
| | Search and Rescue Expenses | £100,000 |
| 6 | Money per Insured Person (Where the amount of cash exceeds £3,500 the Policyholder shall be liable for 25% of such excess amount) | £10,000 |
| | Financial Card Misuse (including Express Kidnap) | Included in Money |
| | Cheque Misuse (including Express Kidnap) | Included in Money |

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| | | |
|----|--|---------------------------------------|
| | Identity Fraud per Insured Person | £4,000 |
| | Aggregate limit in the Period of Insurance | £10,000 |
| 7 | Loss of Personal Belongings per Insured Person (Where the value of any one article, pair or set exceeds £3,500 the Policyholder shall be liable for 25% of such excess amount) | £15,000 |
| | Loss of Personal Belongings Delay | £3,000 |
| | Loss of Business Equipment | £6,000 |
| | Loss of Keys | £1,500 |
| | Loss of Travel Documents | £3,000 |
| | Pest Control | £1,000 |
| 8 | Personal Liability per Insured Person Travel and Accommodation Expenses to attend court | £5,000,000 £1,000 |
| 9 | Personal Security Specialist Expenses Per Insured Person In all during the Period of Insurance | £30,000 £300,000 |
| 10 | Political & Natural Disaster Evacuation per Insured Person Evacuation Expenses Accommodation Expenses – daily benefit up to 30 days Trauma Counselling Aggregate limit any one Journey and in the Period of Insurance | £50,000 £200 £5,000 £250,000 |
| 11 | Rental Vehicle Excess a) Excess payable following loss by theft, collision or damage - per insured event b) In all during the Period of Insurance | £2,500 £25,000 |
| 12 | Travel Delay per Insured Person First 4 consecutive hours Each subsequent hour or part thereof Up to a maximum of | £200 £75 £1,800 |

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Endorsements

None

AonProtect Effective Time Definitions

ET1 24 Hour

24 hours a day worldwide cover.

ET2 Occupational Accidents including Commuting

- 1 Whilst an **Insured Person** is engaged in their occupation with the **Policyholder** in the **Business**
- 2 At any time whilst on a **Journey** on the business of the **Policyholder**
- 3 At any time where **Bodily Injury** is the direct result of an unprovoked malicious assault by another person or where **Bodily Injury** is the direct result of theft or attempted theft of the **Policyholder's** or **Insured Person's** property
- 4 Whilst in the course of daily travel directly between home (normal or temporary) and place of business (normal or temporary)

ET3 Occupational Accidents only

- 1 Whilst engaged in the **Insured Person's** occupation with the **Policyholder** in the **Business**
- 2 At any time whilst on a **Journey** on the business of the **Policyholder**
- 3 At any time where **Bodily Injury** is the direct result of an unprovoked malicious assault by another person or where **Bodily Injury** is the direct result of theft or attempted theft of the **Policyholder's** or **Insured Person's** property

ET4(a) Assault - Occupational

Whilst an **Insured Person** is engaged in their occupation with the **Policyholder** but only in respect of **Bodily Injury** sustained as a result of robbery hold-up or attempt thereof or unprovoked malicious assault

ET4(b) Assault – At any time

At any time but only in respect of **Bodily Injury** sustained as a result of robbery hold-up or attempt thereof or unprovoked malicious assault

ET5 Occupants of Vehicles

Whilst an **Insured Person** is mounting into, travelling in, dismounting from, carrying out road-side repair, loading or unloading, or refuelling any motor vehicle owned hired or leased by the **Policyholder** or by an **Insured Person** where the travel is at the expense of the **Policyholder** or any vehicle being used as a temporary replacement for such vehicle

ET6 Sports Club Cover including Social Activities

Whilst an **Insured Person** is

- 1 at any ground or premises where the **Policyholder** has arranged a fixture or training for the purpose of taking part in a sporting activity or
- 2 travelling to or from fixtures or training sessions as a member of an organised party under the direction of the **Policyholder** or
- 3 engaging in any social activity organised by the **Policyholder** including whilst travelling directly to or from home (normal or temporary) or place of **business** (normal or temporary) and the venue for the social activity

ET7 Visitors

Whilst legally in or on the Premises of the **Policyholder**

ET8 Secondees – Full Period Cover

24 hours a day during the period of **Secondment**

Journey Code Definitions

J1 Away from normal place of Business including Commuting

Any trip in connection with the **business** of the **Policyholder** involving travel to a point or points located away from the **Insured Person's** normal place of **business**, including daily travel between the **Insured Person's** normal residence and normal place of work

J2 Away from normal place of Business excluding Commuting

Any trip in connection with the **business** of the **Policyholder** involving travel to a point or points located away from the **Insured Person's** normal place of **business**, excluding daily travel between the **Insured Person's** normal residence and normal place of work

J3 Charity Trip

Whilst participating in a **Charity Trip** within **Country of Residence**

J4 Relocation – Transitional cover

Any trip involving travel from an **Insured Person's** usual **Country of Residence** to a new **Country of Residence** to commence Employment for an overseas entity of the **Policyholder**.

- a. Cover starts from the time of the **Insured Person** leaving home
- b. Cover continues for a period of 30 days and ceases
 - i. at 0.00 hours on the 31st day of leaving the **Insured Person's** original **Country of Residence**
 - or
 - ii. when all relevant insurances are in place locally, whichever occurs first

J11 Business travel outside Country of Residence including Incidental Holiday travel

Any trip involving travel outside **Country of Residence** made primarily for **Business** purposes, including any **Incidental Holiday**

J12 All Business travel including Incidental Holiday travel

Any trip made primarily for **business** purposes, including any **Incidental Holiday**

J13 Business or Holiday travel outside Country of Residence

Any trip involving travel outside **Country of Residence** made for **business** purposes or any **Holiday**

J14 Business or Holiday travel

Any trip made for **business** purposes or any **Holiday**

J15 Holiday travel outside Country of Residence

Any **Holiday** involving travel outside **Country of Residence**

J16 Holiday travel

Any **Holiday**

J17 Corporate Event travel

Any trip in connection with a **Corporate Event** involving any travel outside the **Country of Residence**, or within the **Country of Residence** provided that such trip involves either air travel and/or an overnight stay away from home or normal place of **business**

J18 Compassionate travel

Any trip made solely for the purposes of being with an **Insured Person** who has suffered **Bodily Injury** or illness on a **Journey** outside **Country of Residence**

J19 Seconddees – Full Period Cover

24 hours a day during the period of **Secondment**

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J20 Business trips outside Country of Permanent Residence and air travel within Country of Permanent Residence and trips within Country of Permanent Residence involving an overnight stay including Incidental Holiday travel

Any trip in connection with the **Business** of the **Policyholder** involving

- a. any travel outside **Country of Residence**, or
- b. air travel within **Country of Residence**, or
- c. any travel within **Country of Residence** provided such travel involves an overnight stay away from home or normal place of business, including any **Incidental Holiday**