

Aon  
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M2 2AW  
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York St John University  
Lord Mayor's Walk  
York  
YO31 7EX

31 July 2024

Dear Sir/Madam

## Client Information Letter

We, Aon UK Limited, are insurance brokers acting on your behalf only in accordance with our terms of business agreement. We have agreed to provide this letter to confirm that we have placed contract(s) of insurance on behalf of You, our Client, as described below ("**Insurance(s)**"). The Insurance(s) is/are in force as at the date of this letter.

This letter is not to be understood as providing advice of any kind. You are responsible for any assumptions you may make regarding the cover afforded by the Insurance(s), which are subject to the terms, conditions and exclusions of each policy.

The issue of this letter does not make the person or organisation to whom/which it is sent an additional insured or loss payee, nor does it modify the Insurance(s) in any way.

We are not acting as the agent of insurer(s) in providing this letter.

We accept no obligation to update this letter should any of the Insurance(s) be cancelled, assigned, not renewed or changed in such a manner as to affect the accuracy of this document.

This letter is provided on the strict understanding that we do not owe or assume any duty, liability or responsibility whether in contract, tort or otherwise to anyone other than our Client. To the fullest extent permitted by law, we shall not be liable for any loss arising directly or indirectly from any use of this document by anyone other than our Client.

This letter will be governed by and construed in accordance with the laws of England and Wales and the parties shall submit to the exclusive jurisdiction of the courts of England and Wales to settle any dispute or claim that arises out of or in connection with this letter or its subject matter or formation (including non-contractual disputes or claims).

If you do not accept the basis on which this letter is provided, including the exclusions of liability set out above, please return the letter to us immediately.

Yours sincerely,

*J Penny*

Janet Penny ACII, BA (Econ) Hons  
Client Manager  
For and on behalf of Aon UK Limited

**The Insurances**

**Personal Accident and Travel**

|               |   |
|---------------|---|
| Insured       | York St John University                                   |
| Insurer       | Chubb / Axis Speciality Europe SE                         |
| Policy Number | P23PATPTP01288  |
| Policy Period | 1 <sup>st</sup> August 2024 to 31 <sup>st</sup> July 2025 |

**Section 1 – Personal Accident**

|                        |  |
|------------------------|--|
| <b>Insured Persons</b> | <b>Category A</b><br>All Employees contracted to the Policyholder in the United Kingdom  |
|                        | <b>Category B</b><br>All governors, trustees, lecturers and volunteers of the Policyholder normally resident in the United Kingdom |
|                        | <b>Category C</b><br>All students of the Policyholder whilst travelling as part of their course                                    |
| <b>Operative Time</b>  | <b>Category A</b><br>Occupational Accidents only   |
|                        | <b>Category B</b><br>All business travel including Incidental Holiday travel   |
|                        | <b>Category C</b><br>Business travel outside Country of Permanent Residence including Incidental Holiday travel                    |

**Personal Accident Benefits**

| Description                                | Category A        | Category B | Category C |
|--|-------------------|------------|------------|
| Death                                      | 5 x annual salary | £50,000    | £25,000    |
| Loss of limb(s) / sight / speech / hearing | 5 x annual salary | £50,000    | £25,000    |
| Permanent Total Disablement                | 5 x annual salary | £50,000    | £25,000    |
| Permanent Partial Disablement              | 5 x annual salary | £50,000    | £25,000    |

**Section 2– Travel**

|                        |   |
|------------------------|---|
| <b>Insured Persons</b> | <b>Category A</b><br>All Employees, governors, trustees, lecturers and volunteers of the Policyholder in the United Kingdom |
|                        | <b>Category B</b><br>All students of the Policyholder whilst travelling as part of their course                             |

## Operative Time

### Category A

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

### Category B

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

## Travel Benefits

| Description  | Benefit Amount  |
|--|---|
| Medical Expenses including Supplementary Travel and accommodation expenses | Unlimited   |
| Personal Belongings  | £10,000 (where the value of any one article or pair or set exceeds £3,000 the Policyholder shall be liable for 25% of such excess amount) |
| Money  | £10,000 (where the value of amount of cash exceeds £3,000 the Policyholder shall be liable for 25% of such excess amount)                 |
| Cancellation and Curtailment   | £10,000   |
| Personal Liability   | £5,000,000  |
| Legal Expenses   | £50,000   |
| Emergency Repatriation Expenses  | Unlimited   |

## Claims contact details

Emergency Assistance Helpline ( Aonprotect Assistance)

In the case of emergency in the event of serious illness or injury assistance MUST be obtained by contacting AonProtect Assistance at any time, day or night.

**Telephone outside of the UK +44 (0) 20 7173 7797**

**Telephone within the UK 020 7173 7797**

*To ensure that these services operate smoothly when you need them most.....*

Telephone AonProtect Assistance using the correct international dialling code for the UK in the country from which you are calling.

Quote your name, the name of York St John University and the policy number

Give details of any appropriate contacts in the UK – employer, relative, friend etc

Give a telephone number where you can be contacted

This letter is provided for information only and is not providing advice to you or anyone else on any decision that is under consideration. Under no circumstances shall any person or entity to whom/which this letter is disclosed be entitled to rely on its contents, or become insured, nor does such disclosure modify the Insurances in any way. The reader of this letter is responsible for any assumptions they make as to coverage afforded by the insurances, which may be subject to important conditions and /or exclusions.