



Aon
40 Spring Gardens
Manchester
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York St John University
Lord Mayor's Walk
York
YO31 7EX

31st July 2023

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 the contract(s) of insurance described on the attached pages (the 'Insurances') are in force at the date of this letter.

All of the Insurances are subject to their specific policy terms, conditions and exceptions, not all of which may be summarised on the attachment. Please refer to the actual policies if full terms and conditions are required.

We accept no obligation to inform any other person or entity should any of the Insurances be cancelled, assigned or changed in such manner as to affect the accuracy of this document. Unless we specifically agree otherwise in writing, and to the fullest extent permitted by law, we do not accept any liability to anyone other than you, our client (and any such liability to you will be subject to the limitations contained in our terms of business agreement, and/or any other agreement, with you) for the content of this letter and its attachments.

Yours sincerely,

Kathy Williams
Public Sector Operations Director
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 st August 2023 to 31 st July 2024

Section 1 – Personal Accident

Insured Persons	Category A All Employees contracted to the Policyholder in the United Kingdom
	Category B All governors, trustees, lecturers and volunteers of the Policyholder normally resident in the United Kingdom
	Category C All students of the Policyholder whilst travelling as part of their course
Operative Time	Category A Occupational Accidents only
	Category B All business travel including Incidental Holiday travel
	Category C 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

Insured Persons	Category A All Employees, governors, trustees, lecturers and volunteers of the Policyholder in the United Kingdom
	Category B 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.