



ADULTS

All Prices are in Euros (€) and per Person per Week Each Lesson = 45 Minutes

Each Lesson = 45 Minutes				Le	ssons p	er We	ek		
Course	Description	10 20		30		40			
General English Courses		Low	High	Low	High	Low	High	Low	High
ACE Group 20	20 General English Group Lessons			150	200				
ACE Group 30	ACE Group 20 + 10 Group Conversation Classes					230	280		
ACE Combination 30	ACE Group 20 + 10 Private 1 to 1 Lessons					385	435		
ACE Combination 40	ACE Group 20 + 20 Private 1 to 1 Lessons							620	670
ACE Mini 20	Maximum of 6 Students per Class			235	285				
ACE Conversation 10	Group Conversation Classes (Afternoon Only)	8	0						
ACE Personalised 10 / 20 / 30 / 40	1 to 1 Private Lessons	240	290	470	520	700	750	930	980
Business English Courses									
ACE Business 20	20 Business English Group Lessons			280	330				
ACE Business 30	ACE Business 20 + 10 Business Group Lessons					420	470		
ACE Business 40	ACE Business 20 + 20 Business Group Lessons							560	610
ACE Business Combination 30	ACE Business 20 + 10 Private 1 to 1 Lessons					515	565		
ACE Business Combination 40	ACE Business 20 + 20 Private 1 to 1 Lessons							750	800
ACE Business Communication 10	Fluency & Writing Communication Skills	10	00						
Exam Preparation Courses									
Cambridge ESOL (KET, PET, FCE, CAE	, CPE) - 8 Weeks					28	30		
Cambridge ESOL (KET, PET, FCE, CAE	, CPE) - Summer - 4 Weeks (Afternoon Only)			24	40				
IELTS - 6 Weeks Minimum						250	300		
TOEFL - 6 Weeks Minimum						250	300		
TOEIC - 4 Weeks Minimum						250	300		
Pathway Course (Higher Education F									
Includes: General English (30) + Acad					2′).F	_		
	s of G E + 4 Wks of Academic + 6 Wks of IELTS)	225							
	ks of G E + 4 Wks of Academic + 6 Wks of IELTS)					/ 5			
	d to General English, Mini & Business Courses)	_							
	neering, Art & Design, Aviation, Creative Writing, gagement, Hospitality, Law, Maritime, Medical,	27	75						
Teacher Training Group Courses									
Practical Methodology - Primary	Review & Refresh Modern Teaching Strategies					400	450		
Practical Methodology - Secondary	Review & Refresh Modern Teaching Strategies					400	450		
Practical Methodology - Dyslexia	Ideas to Facilitate Learning for Dyslexics					400	450		
Practical Methodology - IWB	Hands-On Interactive Whiteboard Training					400	450		
Practical Methodology - TEFL	Teaching English as a Foreign Language					400	450		
Practical Methodology - ICT	Technologically Enhanced Learning					400	450		
Other Fees									
School Registration			35						
Airport Return Transfers			50						
Visa Letter Administration		25							
International Medical & Financial Insurance (Optional)					8	B per W	/eek		

Rates Include: Course as booked | Course Materials | Course Certificate | Free Weekly Group Conversation Class (October to June) | Monthly Progress Test | Monthly Individual Academic Assessment | Welcome Pack | Student Discount Card | Free SIM Card | Free WiFi | School Internet Café | 24/7 Welfare Assistance | Weekly Student Party

HIGH SEASON 19TH JUNE to 25TH SEPTEMBER



ADULTS

All Prices are in Euros (€) and per Person per Week Each Lesson = 45 Minutes

SPECIAL OFFER 1WEEK FREE FOR EVERY 8 WEEKS BOOKED NO HIGH SEASON SUPPLEMENT

Course	Description
General English Courses	
ACE Group 20 (8 to 23 Weeks)	20 General English Group Lessons
ACE Group 30 (8 to 23 Weeks)	ACE Group 20 + 10 Extra Group Lessons
ACE Group 20 (24 Weeks and Over)	20 General English Group Lessons
ACE Group 30 (24 Weeks and Over)	ACE Group 20 + 10 Extra Group Lessons

Lessons per Week				
20 30			0	
Low	High	Low High		
1:	130			
	180		30	
1:	110			
160		50		

Other Fees	
School Registration	
Airport Return Transfers	
Visa Letter Administration	
International Medical & Financial Insurance (Optional)	

35	
50	
25	
81	oer Week

Rates Include: Course as booked | Course Materials | Course Certificate | Free Weekly Group Conversation Class (October to June) | Monthly Progress Test | Monthly Individual Academic Assessment | Welcome Pack | Student Discount Card | Free SIM Card | Free WiFi | School Internet Café | 24/7 Welfare Assistance | Weekly Student Party



Long Stay Package Offers - 2016 Sample Bookings of 8 Weeks & Over

HIGH SEASON 19TH JUNE TO 25TH SEPTEMBER

Number of Weeks	
8 (Including 1 Free Week)	
12 (Including 1 Free Week)	
16 (Including 2 Free Weeks)	
24 (Including 3 Free Weeks)	
36 (Including 4 Free Weeks)	
48 (Including 6 Free Weeks)	
52 (Including 6 Free Weeks)	

Course Only ACE Grp 20	Course + Residence (Twin Room)	Course + Apartment (Twin Room)	Course + Host Family (Twin Room)
995	2115	1955	2275
1515	3195	2955	3435
1905	4145	3825	4465
2395	5755	5275	6235
3605	8645	7925	9365
4705	11425	10465	12385
5145	12425	11385	13465

Weekly Supplements
Upgrade to ACE Group 30 Course
Upgrade to Exam Preparation Courses
Upgrade to Single Room in Residence or Apartment
Upgrade to Single Room with Private Bathroom in Residence or Apartment
Upgrade to Single Room in Host Family
Upgrade to Single Room with Private Bathroom in Host Family
High Season Supplement on Accommodation Only from 8 to 23 Weeks
NO HIGH SEASON SUPPLEMENT ON ACCOMMODATION OF 24 WEEKS AND OVER

50	50	50	50
70	70	70	70
	80	80	
	100	100	
			60
			80
	50	50	50

Rates Include: ACE Group 20 Course | School Registration Fee | Airport Return Transfers Course Materials | Course Certificate | Free Weekly Group Conversation Class (October to June) | Monthly Progress Test | Monthly Individual Academic Assessment | Welcome Pack | Student Discount Card | Free SIM Card | Free WiFi | School Internet Café | 24/7 Welfare Assistance | Weekly Student Party

- If necessary, students may be requested to change accommodation to a similar or better type during their stay.
- Courses of between 8 and 23 weeks are allowed a 2 week Holiday Break and courses of between 24 and 52 weeks are allowed a 4 week Holiday Break.
 Students may extend their tuition course to accommodate their Holiday Break free of charge. Students may extend their accommodation subject to availability and by paying the brochure rate at the time.
- A breakdown of the package prices (course / accommodation / registration fee / transfers) can be provided on request but package components cannot be sold separately.



ADULTS

All Prices are in Euros (€) and per Person per Week

Apartments

ACE Residence (2/3-Bedroomed Apartments sleeping 2/3 per Room in St. Julian's)

Standard Apartment (3/4-Bedroomed Apartments sleeping 2/3 per Room)

Supplement for Private Bathroom

Twin/Triple Room		Single Room		
Low	High	Low	High	
180	230	280	330	
160	210	260	310	
60	80	60	80	

- All apartments are fully-furnished and include living/kitchen/dining area, cable TV, free Wi-Fi (in living area), fans (in summer), heaters (in winter), bed linen and towels. Apartments are cleaned and linen & towels are changed once a week.
- A refundable damage deposit of €100.00 (cash) is required from every student. This must be paid at school reception on the first day of school and will be returned on the last day pending any issues relating to the apartment.
- Any student that books an apartment must also book return airport taxi transfers as they must collect the keys from our driver on arrival and return the
 keys to our driver on departure.

Host Family

Standard Host Family on Half Board

Executive Host Family on Half Board (Single Room with Private Bathroom)

Twin/Triple Room		Single Room		
Low	High	Low	High	
180	230	240	290	
N/A		320	380	



Long Stays (8 Weeks & Over)

24 WEEKS AND OVER NO HIGH SEASON SUPPLEMENT

Apartments

ACE Residence (2/3-Bedroomed Apartments sleeping 2/3 per Room in St. Julian's)

Standard Apartment (3/4-Bedroomed Apartments sleeping 2/3 per Room)

Supplement for Private Bathroom

HIGH SEASON 19TH JUNE TO 25TH SEPTEMBER

Twin/Triple Room		Single Room		
Low	High	Low	High	
140	190	220	270	
120	170	200	250	
60	80	60	80	

Twin/Triple Room		Single Room		
Low	High	Low	High	
160	200	220	270	
N/A		300	360	

Host Family

Standard Host Family on Half Board

Executive Host Family on Half Board (Single Room with Private Bathroom)

Hotels

Intercontinental Malta (5*) B & B

Corinthia Hotel St. George's Bay (5*) B & B

Marina Hotel Corinthia Beach Resort (4*) B & B

be.HOTEL Malta (4*) B & B

be.HOTEL Malta Studios (4*) S/C

Alexandra Hotel (3*) B & B

Low Season: 01/01 to 31/03 & 01/11 to 31/12

Low Season		Mid Season		High Season		
Twin		Single	Twin	Single	Twin	Single
475		950	700	1400	875	1750
540		790	940	1690	1020	1750
420		640	810	1330	860	1440
290		480	420	700	490	810
275		550	455	910	530	1060
175		315	280	490	420	700

Mid Season: 01/04 to 30/06 & 01/10 to 31/10

High Season: 01/07 to 30/09

- Rates over Christmas, New Year and Easter vary and are available on request.
- Triple and quadruple rooms could be available. Prices are available on request.
- Twin rates are only applicable when 2 students travel together.
- When a single student is booked alone in a double room the single room price shall apply.



JUNIORS

All Prices are in Euros (€) and per Person Each Lesson = 45 Minutes

Junior Residence (Full Board with Packed Lunch)		2 Weeks	Extra Week	Extra Day
Sharing Student House sleeping 2/3 per Room		1395	660	140

Rates Include:	Sample Junior Leisure Programme
ACE Group 20 for Juniors	Meet New Friends with the ACE Team!
Junior Residence Accommodation as booked	International Student Open-Air Disco Foam Party
Full Leisure Activity Programme	Games, Quizzes & Competitions!
School Registration Fee	Mellieha Bay's "Costa Del Sol" & Beach BBQ
Airport Return Transfers	Valletta - The Capital City & the "Malta 5D" Show
Airport Supervision on Arrival and Departure	The ACE Games & Sports Night
ACE Group Leader Supervision at School and on ACE Activities	The Ancient Capital City of Mdina!
24/7 ACE Group Leader Supervision in Junior Residence	The ACE Bowling Tournament
Transport between Residence and School and Activities	The ACE Fancy Dress Cabaret & Comedy Night!
Course Materials	"Golden Bay" - Sun, Sea & Sand
Course Certificate	Open-Air Disco Night!
Welcome Pack	Comino Island - "The Blue Lagoon"
Student Discount Card	International Student Boat Party
Free SIM Card	Vittoriosa "Birgu" Quiz Night!
Free WiFi at School and in Residence	Lija Village Treasure Hunt!
School Internet Café	The Krazy Karaoke Night!
24/7 Welfare Assistance	"Splash & Fun" Marine Water Park



Family & Kids Programme - 2016 Courses for Parents & Children

All Prices are in Euros (€) and per Person per Week Each Lesson = 45 Minutes

Course	Description		
Parent Adult Courses	Please refer to Adult Courses on Page 1		
ACE Kids Group 20	General English Group Lessons		
ACE Kids Personalised 10 or 20	1 to 1 Private Lessons		
Arts & Crafts (Once a Week)	12:30 to 15:00 (Includes a Snack Lunch)		
Music & Drama (Once a Week)	12:30 to 15:00 (Includes a Snack Lunch)		

HIGH SEASON 19TH JUNE to 25TH SEPTEMBER

Lessons per Week				
10		20		
Low	High	Low	High	
Price According to Course				
		150	200	
240	290	470	520	
25				
25				

Rates Include: Course as booked | Course Materials | Course Certificate | Welcome Pack | Student Discount Card | Free SIM Card | Free WiFi | School Internet Café | 24/7 Welfare Assistance

- Courses for parents and their children will run at the same time.
- Kids classes are divided into the following age groups: 3yrs 5yrs \mid 6yrs 9yrs \mid 10yrs 12yrs
- A selection of optional leisure activities are available to choose from.

Opening Hours

The School is open from Monday to Friday from 08:30 to 17:00.

Booking Enquiries & Enrolment Procedures

Enquiries can be made directly with ACE English Malta or through our agents. A reply confirming availability will be sent by the School within one working day. Bookings can be sent by booking online via our website, or by email on ace@ aceenglishmalta.com, or by fax on (+356) 2733 1135 or by post to ACE English Malta, Level 4, Bay Street Complex, St. George's Bay, St. Julian's, STJ 3311, Malta. You can also complete our online Enrolment Form and send it as an email attachment.

Once the School has all the required information we will send you a Booking Confirmation and an Invoice. Your booking is fully confirmed once a substantial deposit or the full amount is paid to the School by bank transfer. If a deposit is paid then the balance must be settled at least 2 weeks prior to arrival at the School.

Changes to Enrolment

The School reserves the right to charge an administration fee of €50.00 for any changes a student may make to the booking after we have confirmed the initial enrolment. This also applies to any changes a student may make whilst at the School.

Minors

Enrolments for students under 18 years of age must be accompanied by the School's signed Parental Consent Form.

Students with Special Needs

Students suffering from any illness or disability are obliged to inform the School upon registration providing all relevant details. There may be additional charges for any extra expenses or personal attention required.

Payment

Payment can be made in cash, by major credit/debit cards or by bank transfer (SWIFT) or through PayPal. Our bank details are provided on the School's invoice. Please note that bank transfers may take 5 to 6 working days to reach our account. Payment can be made in any currency which will be converted to Euros at the rate of exchange on the date payment is made. All additional foreign and/or local bank fees and charges must be paid by the student. Students must advice the School by email when any payments are made clearly stating their full name and invoice number.

Visas

Students are responsible for their visas and must ensure that they apply for the required travel documents in plenty of time before travel. The School will provide a Booking Confirmation and Visa Letter to facilitate the student's visa application. A visa administration fee of $\[\le 25.00 \]$ will apply.

If a student has to cancel their booking due to visa refusal, they must send the School a copy of the visa refusal letter and we will refund the fees less the €100.00 non-refundable deposit.

Refunds will only be made to the person who paid the original fees and using the same method of transaction.

Transfers

Students booking return airport transfers must provide arrival and departure flight numbers and times at least 7 days prior to arrival in Malta. The School will not be responsible for missed transfers if details are not sent in time and no refunds will be granted.

Postponement

Students may postpone their booking start date by giving the School a minimum of 14 days' notice. All fees will be transferred to the later starting date.

Refunds & Cancellation Fees

The School will not give refunds once the student has started their course. In certain cases the School may consider offering credit for future courses. Cancellation of a booking must be received in writing and is subject to the following cancellation fees:

- More than 14 days before the start of the course: €100.00 nonrefundable deposit.
- Less than 14 days before the start of the course: 1 week's tuition and accommodation fees + registration fees + visa administration fee (where applicable).
- Changes in course and/or accommodation after confirmation of a booking are subject to a €50.00 administration charge.

Any bank charges incurred in any refund transaction will be paid by the student. Students who are absent for lessons will not get a refund.

No refund will be given if the student decides to terminate the course earlier than booked. Tuition fees may be transferred to another course but may not be transferred

for any other service such as accommodation, airport transfers or exam registration. If students cancel and leave during the week, they will lose the remainder of their course for that particular week and any deferment will start from the following week. Under no circumstances can students transfer unused lessons or accommodation to other students.

The School will not give a refund on cancelled accommodation once the student has arrived.

We strongly recommend that students take out insurance policy cover in case they are unable to start or finish their course for reasons outside their control (e.g. illness, family emergencies, work commitments).

Long Stay students may shorten their course as follows:

- Long Stay Course (8 to 23 weeks): students can shorten the course by a maximum of 2 weeks.
- Long Stay Course (24 weeks & over): students can shorten the course by a maximum of 4 weeks.

Students must give a 2 week period notice. The resulting credit may only be used to upgrade tuition to a course of higher value but solely at the School's discretion and subject to availability. Credit is not transferable or refundable.

Level of English

The Placement Test is available online through the ACE English Malta website. If a student does not have the minimum level of English required to follow a specific course as determined by the test then the School reserves the right to move the student to an appropriate course. If students make no request to change level within their first week, they have to then wait for the next monthly progress test to change level. Students who would like to change level during their stay are to approach their class teacher. If the request is approved, the student will be asked to take a written progress test and a short spoken interview before being moved to the next level. Only those students who have been at the same level for one month and have attended at least 80% of their course are allowed to take the progress test. This test is held on the last Wednesday of every month. Our courses are leveled in accordance with CEFR guidelines:

- Beginners = A1
- Elementary = A1+
- Pre-Intermediate = A2
- Intermediate = B1
- Upper-Intermediate = B2
- Advanced = C1
- Proficiency = C2

Reduction of Lessons

If less than three students are participating at a particular level then the lessons will be reduced as follows. As soon as there are additional students in class, the normal lesson times will be resumed.

The lessons may be reduced as follows:

- ACE Group 20 / ACE Mini 20 / ACE Business 20 Reduced to 15 lessons per week.
- ACE Group 30 / ACE Business 30 / Exam Preparation Courses 30 Reduced to 20 lessons per week.
- ACE Business 40 Reduced to 30 lessons per week.

Holiday Breaks

Long stay students are entitled to a holiday break whilst studying at ACE English Malta. The length of their holiday depends on the duration of their course. There is no holiday entitlement for courses of less than 8 weeks.

- Courses from 8 to 23 weeks = 2 weeks holiday
- Courses of 24 weeks and over = 4 weeks holiday

The School will extend the student's tuition course (if requested) free of charge.

If the student is staying in our accommodation then they must pay the brochure price to extend their accommodation. The School will not extend the accommodation free of charge. We can only extend the accommodation subject to availability.

Students returning from their holiday break cannot expect to return to the same class, teacher or accommodation (unless the accommodation is paid in full during the holiday break). If a student leaves their belongings at their place of accommodation (booked through ACE English Malta), the School will guarantee the same room but no refund or credit will be given.

Students requiring a visa for study purposes must ensure that their visa is issued for the correct dates to include any holiday breaks.

All students must notify the School at least 2 weeks in advance before they take a holiday. No holidays should be taken without first informing the School. If students do not notify the School they will be marked absent and the School may need to notify the visa Immigration Office which may make it difficult for students to retain or extend their visa. No refunds will be given in these cases.

Terms & Conditions

Public Holidays

ACE English Malta will be closed for some Public Holidays in 2016. Lessons will be made up as much as possible during the week that the School is closed but not necessarily in full. Only One-to-One individual private lessons will be made up in full.

To follow are the public holidays in 2016 when the School will be closed. On all other public holidays that fall during the week, the School will be open for classes as usual.

- Friday, 1st January (New Year's Day)
- Friday, 25th March (Good Friday)
- Tuesday, 7th June ('Sette Giugno')
- Thursday, 8th September (Victory Day)
- Thursday, 8th December (Feast of the Immaculate Conception)
- Monday, 26th December (Boxing Day)

Reissue of Lost/Damaged Student Certificates or Cards

€25.00 (+ postage where applicable)

Course Change

The School reserves the right to change any part of the student's package to another type of similar or better standard where circumstances beyond the School's control necessitate such changes. In this case no charges will apply.

Attendance Policy & Discipline

It is the policy of ACE English Malta that no student is allowed into their classroom if they are more than 15 minutes late for class. They will therefore miss that day's lessons. This is to minimize disruption to other students and the teacher. Lessons missed due to lateness are not replaced.

ACE English Malta students are required to attend at least 80% of scheduled classes and to complete all homework assignments. Failure to do so may result in the withholding of course certificates. If a student repeatedly does not attend classes then disciplinary action may be taken. In the case of any student requiring a visa to study in Malta and failing to attend classes regularly, the appropriate authorities will be informed by ACE English Malta of any such failure. Regular absenteeism could lead to the student being expelled and no refunds will be given.

ACE English Malta expects all of our students to maintain decent and reasonable standards of behaviour at the School and in our accommodation. If a student regularly misbehaves or causes disturbance of any kind or fails to observe School policies, guidelines, rules and regulations they will be subject to any disciplinary action that ACE English Malta may deem fit. In such cases the student will have no right or claim to any refund whatsoever.

Student Complaint Procedure

If a student needs to make a complaint or feels uncomfortable for any reason, they must contact the School administration without delay. Complaints that have not been brought to the attention of the School administration during the student's stay will not be addressed at a later date.

Concerns regarding courses, accommodation, or any other service provided by the School or its sub-contractors are to be registered with any member of the administration at the School either verbally at the time of occurrence or in writing within 24 hours. Queries, problems or issues cannot be resolved unless this procedure has been followed. No complaints and/or claims for compensation will be accepted by the School if queries, problems or issues are brought to the School's attention after 24 hours of occurrence or after the enrolment end date.

Insurance

All international students who study with ACE English Malta are strongly encouraged to have adequate health and travel insurance. Should a student be ill and require medical assistance the School will do its utmost to help and will put the student in contact with a qualified medical general practitioner at a local pharmacy. The doctor will charge the student directly in cash. Prices for a home consultation visit are in the region of €15.00 to €30.00 per visit. All students are recommended to take out medical insurance before travelling to Malta. Please notify us should the student have an existing medical condition, allergy, etc. It is strongly suggested that EU citizens get a European Health Insurance Card. If a student needs to take out additional insurance while in Malta this can be arranged by the School.

Force Majeure

In the event that ACE English Malta is unable to fulfill any of its obligations as a result of an event or events beyond ACE English Malta's reasonable control, ACE English Malta will not accept responsibility or liability. Such events will include (however will not be limited to) terrorist attacks, war or the threat

of war, riots, industrial action, failure of suppliers or sub-contractors, labour disputes, natural or man-made disasters, unusually adverse weather conditions or any other event or events that may classify Malta as an "at risk destination" by the Ministry of Foreign Affairs.

Liability

ACE English Malta and its management, staff and representatives will not be held liable for loss, damage or injury to persons or property.

Students are advised to purchase insurance, including medical insurance, to cover all eventualities before leaving their own country. Students may be held liable for any loss, damage or injury to persons or property however caused, except where liability is expressly imposed by law.

Safety & Security

Although a number of security measures are in place to ensure that the School and accommodation are safe, all personal possessions are the individual's responsibility. Students are advised to take care of their belongings and never leave them unattended. Students' possessions are not covered by the School's insurance policy and the directors, management or staff cannot be held responsible for the theft, loss, or damage to students' valuables even while being held for safe-keeping.

Damages

The full cost must be paid by students causing any damage to the School or place of accommodation, or during any service provided by the School or its sub-contractors. In the case of damages caused in shared accommodation, all students in the respective accommodation will be held equally responsible if no single student accepts responsibility. Breakages and damages will be charged as they arise. The School retains the right to withhold the damage deposit paid on arrival.

Policies & Rules

All students are bound to abide by the policies and rules of ACE English Malta and by the laws governing the country. When a reservation is made by an agent or third party, the person making the booking is responsible for informing the student about the School's terms, conditions, policies and rules. The School's policies and rules are provided in the Student Handbook and in some other literature provided. Ignorance of the policies and rules will not be accepted as an excuse for non-compliance and may lead to expulsion of the student from the School.

Expulsion

The School expects all its students to be well-motivated, polite and considerate towards staff, host families, other students and the public in general. The School may, without being held liable in any manner whatsoever, exclude students from any service applied for, if, in the opinion of the directors, management or staff they appear likely to endanger their own health, safety or comfort, or that of other students, or damage the property or reputation of the School, sub-contractors or third parties. If a student regularly disregards School and/or accommodation policies and rules, the directors, management or staff reserve the right to expel the student. There will be no refund, and in the event of repatriation, the School shall have the right to reclaim any costs incurred.

Data Protection

By submitting their information, students agree to the storage and use of the information by ACE English Malta. All information collected by the School will not be passed on to any other organization or third party and will be stored and processed in accordance with the Data Protection Act of the country. This information will only be used when necessary to provide the services the student has enrolled for any for any other purpose associated with these services.

Photography & Filming

It is automatically assumed that pictures taken during lessons or activities or any pictures given to the School or its staff can be used in ACE English Malta brochures or other printed or online promotional materials unless the student objects at the time the photograph is taken. All images are without charge to the School and without obligation to credit the owner of the image. Should students wish to refrain from being photographed or filmed, kindly let us know and we will ensure that no student is used for promotional purposes against their will.

Agents

These terms and conditions are applicable to direct students and agents unless variations are expressly agreed between the agent and ACE English Malta in writing.



