

StudyCare Group Travel Insurance Policy Summary

This is a summary of the cover provided by StudyCare Group Travel Insurance policy underwritten by certain Underwriters at Lloyds. It does not contain the full terms and conditions which may be found in the Policy Document - policy number H51408638.

SCOPE

The policy provides financial protection in the event of Bodily Injury or loss for any Insured Person, including accompanying family members and group leaders (all of whom have paid the appropriate Premium) whilst attending an Academic Course*. All Insured persons must be aged over 6 months and under 65 years when the cover is purchased.

*in the United Kingdom

DURATION

The policy provides cover whilst travelling to and from and whilst attending an academic course. The cover includes incidental Holiday but this is restricted to 25% of the duration of the Academic Course, or 2 months, whichever is lesser. Please see pages 9-21 of the Policy Document for more information.

SIGNIFICANT FEATURES AND BENEFITS

Personal Injury - £10,000 for death (£5,000 in respect of insured persons aged under sixteen years); up to £25,000 for permanent disabling injuries.

Medical - up to £1,000,000 for medical expenses incurred outside the insured person's country of domicile. £2,000,000 emergency repatriation expenses.

Supplementary travel and accommodation expenses - up to £5,000

Healix Assistance - 24 hour multi lingual emergency medical assistance service

Personal Belongings - up to £1,500 (limit £750 any one article, pair or set, with the exception of computer equipment) (limit £1000 per article).

Personal Belongings delay - purchase of essential items up to £100 after 12 hours delay

Money - up to £1000 (limit £500 for coins and banknotes)

Disruption - up to £5,000 for any one journey for Cancellation/Curtailment/Alteration to Itinerary

Travel Delay - £20 for the first 12 hours delay and £20 for each subsequent 12 hour period (maximum £1,000)

Abandonment - up to £2,000

Missed Departure - up to £500

Personal Liability - up to £1,000,000.

SIGNIFICANT EXCLUSIONS - (See General Exclusions and the Specific Exclusions under each section of the policy document).

Persons aged over 65 years; persons aged under 6 months; holiday other than Incidental Holiday; professional sportspersons/entertainers; self-injury; flying other than as a passenger; full-time membership of the armed forces or membership of reserve forces called up for permanent service; war; hazardous activities; HIV/ HIV-related illness/AIDS/ARC; drug/alcohol/substance abuse and illegal acts.

CANCELLATION

1. 14 days from the date that the policy is purchased

From the date that you purchase the policy, you have a 14 day cooling off period to check you are happy with the insurance cover you have purchased. If the cover does not meet your demands and needs, you have the right to cancel your insurance by contacting us. If you do this within 14 days from the date that the policy was purchased, we will refund any money you have paid.

2. More than 14 days after the policy is purchased
After the initial 14 day period, if you have not made a claim, we will refund any money you have paid, less a charge for the cover you have had. If you have made a claim, no refund will be paid.

CLAIM PROVISIONS

On the happening of any occurrence likely to give rise to a Claim under this Policy a claim form shall be obtained from the Group Policyholder and forwarded, together with the Insured Person's Study Group booking reference number, to:

The Claims Service Team, Healix House, Esher Green, Esher, Surrey, KT10 8AB

Tel+44 (0) 20 7398 7857

Email: internationalhealthcare@healix.com

(within 30 days or as soon as reasonably possible after the date of the occurrence.)

COMPLAINTS PROCEDURES

Underwriters and Study Group are dedicated to providing a high quality service and want to maintain this at all times. If a Policyholder is not satisfied with this service, they should contact us immediately, quoting the Policy details, so that their complaint can be dealt with as soon as possible.

If the complaint is about the sale of the Policy or the Customer Service received they should contact:

StudyCare Administration Team, Study Group UK Limited
1 Billinton Way, Brighton, BN1 4LF Telephone: 01273 339300
Email: studycarefeedback@studygroup.com

If the complaint is in relation to Claims they should contact:

In writing to: The Complaints Manager, Starr Managing Agents Ltd,
140 Leadenhall Street, London, EC3V 4QT.
By email to: compliance@starrcompanies.com
By telephoning: 020 7337 3550

We will answer your complaint as quickly as possible, and aim to resolve your issue by the close of business on the working day following receipt of your complaint. If this cannot be done, we will acknowledge your complaint within 2 working days.

We will aim to return to you within 2 weeks of your initial complaint with our resolution. If this is not possible or you are dissatisfied with our response, you will be able to refer the matter to the Policyholder and Market Assistance team at Lloyd's:

Policyholder & Market Assistance
Market Services, Lloyd's, One Lime Street, London EC3M 7HA,
Tel No: 020 7327 5693, Fax No: 020 7327 5225,
E-mail: complaints@lloyds.com

Details of Lloyd's complaints procedures are set out in the leaflet "How we will handle your complaint" available at www.lloyds.com/complaints and are also available from the above address. If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service.

The existence of these complaints procedures does not reduce a Policyholder's Statutory Rights relating to this Policy. For further information about the Policyholder's Statutory Rights contact the Office of Fair Trading or Citizens Advice Bureau.

The Financial Ombudsman Service (FOS) may be approached for assistance if the Policyholder is dissatisfied with the final response received by either UNDERWRITERS or Study Group. Its contact details are:

Financial Ombudsman Service South Quay Plaza, 183 Marsh Wall, London, E14 9SR
Telephone: 0800 023 4567, Fax: 0207 964 1001
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

FINANCIAL SERVICES COMPENSATION SCHEME

In the unlikely event that the Underwriters are unable to meet their liabilities, the Insured Person may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Their contact details are: Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St. Botolph Street, London, EC3A 7QU.
Telephone: +44 (0)20 7741 4100 Fax: +44 (0)20 7741 4101
Website: www.fscs.org.uk