

group policy summary

StudyCare Insurance Plus

international student studying in the UK / Republic of Ireland (RoI)

This summary contains the key features of the group policy. It does not contain the full terms and conditions, which can be found in the group policy.

It is particularly important that the group policyholder and beneficiaries read the sections on key exclusions. Cancellation cover starts from the date the beneficiary is accepted for cover, all other cover is for the duration of the beneficiary's trip.

Conditions - It is essential that beneficiaries refer to the important conditions relating to health section in the group policy wording as failure to comply with these conditions may jeopardise a claim or cover. If a beneficiary is travelling to Australia and they require medical treatment they must enrol with a local Medicare office.

Age Eligibility – This group policy is not available to anyone aged 66 or over. Benefits and excess may be subject to age.

Beneficiary – Each person travelling on a trip arranged by the group policyholder who is eligible to be covered under this group policy.

Policy Term - This group policy is valid from the date stated on the Statement of Insurance. Cover under this group policy is available to each beneficiary from the time that beneficiary is accepted by the group policyholder for the period of cover.

international student insurance

insured by Zurich Insurance plc

key benefits

- Extended Cover - Cover applies whilst the beneficiary is studying in the UK/RoI and is automatically extended at the beginning and end of each academic term whilst they are making a direct trip to and from their home. Cover is also extended outside the UK/RoI if travel is required for their study course. Cover is also extended for leisure trips to Europe to a maximum of 21 days during the period of cover.
- Emergency and medical service - Medical expertise to arrange emergency medical assistance or transport home following an accident or illness or if a beneficiary is informed of a serious illness of a close relative at home whilst studying in the UK/RoI.
- Section 1, Cancellation or curtailment charges - Cover for costs against unavoidable or necessary cancellation or curtailment of the trip before completion due to, death, bodily injury or illness. The maximum we will pay under this section is shown in the statement of insurance.
- Section 2, Emergency medical and other expenses - Emergency medical, surgical, hospital, ambulance and nursing fees up to the amount shown in the statement of insurance.
- Section 4, Personal accident - Up to the amount shown in the statement of insurance for death, loss of limb or sight and permanent total disablement, subject to age - Please refer to group policy wording and the statement of insurance for full details of the cover available.
- Section 5, Baggage - Accidental loss, theft or damage to baggage up to the amount shown in the statement of insurance. Up to the amounts shown in the statement of insurance for any one article and

for all valuables - Please refer to the group policy wording for the definition of valuables.

- Section 6, Personal money, passport and documents - Accidental loss, theft of or damage to personal money including foreign currency up to 72 hours prior to departure - Please refer to group policy wording for full details of the cover available. Up to the amount shown in the statement of insurance for reasonable additional costs for travel and accommodation incurred whilst obtaining a replacement passport or visa abroad.
- Section 7, Personal liability - for any compensation a beneficiary becomes legally liable to pay up to the amount shown in the statement of insurance.
- Section 8, Missed departure - Up to the amount shown in the statement of insurance for additional room only accommodation and travel expense should a beneficiary miss their departure due to the failure of public transport or an accident or breakdown of the vehicle they are travelling in or strike.
- Section 9, Overseas legal expenses and assistance - Legal expenses and costs in pursuit of a civil action up to the amount shown in the statement of insurance.
- Section 10, Course fees - Up to the amount shown in the statement of insurance for costs against unavoidable or necessary cancellation or curtailment of a beneficiary's course before completion due to, death, bodily injury or illness.

key exclusions

General exclusions applicable to all sections of the group policy

- War risks, civil commotion, sonic bangs, radioactive contamination.
- Terrorism, (except under sections 2 and 4 unless caused by nuclear, chemical or biological attack).
- Wilful, self inflicted injury, solvent, drug or alcohol abuse.
- Unlawful actions and any subsequent legal proceedings brought against a beneficiary.
- Travel to a country or specific area or event which the Foreign and Commonwealth office or the World Health Organisation has advised the public not to travel to.

See the group policy: *Section 1 - What is not covered*

- Any circumstances known prior to booking the trip that could reasonably be expected to give rise to a claim.

See the group policy: *Section 2 - What is not covered*

- Treatment or surgery which in the opinion of the medical practitioner in attendance can wait until a beneficiary's return home.
- Medication, which prior to departure is known to be required.
- Expenses incurred as a result of a tropical disease where the required inoculations have not been undertaken.

See the group policy: *Section 5 - What is not covered*

- Valuables left unattended at any time unless in a hotel safe, safety deposit box or in the beneficiary's locked accommodation.
- Baggage contained in an unattended motor vehicle between 9 p.m. and 9 a.m. or between 9 a.m. and 9 p.m. unless it is in a locked boot or covered from view in a locked car.
- Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment and other items are excluded - See the group policy wording for the full list.
- Any loss or theft which is not reported to the police in the country where the incident occurred— see the group policy wording for the full details.

See the group policy: *Section 6 - What is not covered*

- Personal money or passport left unattended at any time unless in a hotel safe, safety deposit box or in a beneficiary's locked accommodation.
- Loss or theft of traveller's cheques where a beneficiary has not complied with the issuing agents conditions.

See the group policy: *Section 7 - What is not covered*

- Pursuit of any trade, business or profession, or the ownership, possession or use of any vehicles, aircraft or mechanically operated watercraft.

See the group policy: *Section 8 - What is not covered*

- Strike or industrial action publicly known by the date the beneficiary is accepted for cover.

See the group policy: *Section 10 - What is not covered*

- Course fees unless the College, University or Accredited Language School confirms in writing that the course or any part of it needs to be repeated.
- Any circumstances known prior to booking the trip that could reasonably be expected to give rise to a claim.

excess

The excess is the amount shown in the statement of insurance of each claim which the beneficiary will pay under each section for which an excess applies.

how to make a complaint

If the group policyholder and/or a beneficiary wish to make a complaint, in the first instance, please contact the person who originally dealt with the enquiry. They will aim to resolve the complaint on the same day. Alternatively the group policyholder and/or a beneficiary can contact us:

by post Customer Liaison Department Endsleigh
Insurance Services Ltd.
Shurdington Road,
Cheltenham
GL51 4UE

by phone 0800 085 8698

If we cannot settle a complaint, the group policyholder and/or a beneficiary has the right to ask the Financial Ombudsman Service to review their case. Contacting the Ombudsman will not affect their rights to take legal action against us.

Financial Services Compensation Scheme

Endsleigh is covered by the Financial Services Compensation Scheme (FSCS). The group policyholder and/or a beneficiary may be entitled to compensation from the scheme if we cannot meet our obligations

Further information about compensation scheme arrangements can be obtained from the FSCS at www.fscs.org.uk

how to cancel

Cancellation:

It is IMPORTANT to know that there will not be a refund of premium if there has been a claim on this group policy which the insurer will have to settle. If a refund is processed within 30 days of the original payment being made we will usually refund the credit or debit card originally used to pay for this group policy. If an outstanding amount is payable, unless we are contacted to make alternative payment arrangements, we will collect the payment owed to us using the debit/credit card details provided when this group policy was arranged. The group policyholder can cancel this group policy by contacting us on 0800 121 6560.

Fees and Charges

Cancellation Fee:

If the group policyholder wishes to cancel this group policy at any time a charge will be made for any period for which cover applied, unless a beneficiary has travelled or a claim or an incident likely to give rise to a claim has occurred, in which case no refund will be due. We will also charge a cancellation fee of £20.00. There will be no refund for any additional optional cover.

how to make a claim

Claims can be reported 24 hours a day, via Our website:
www.endsleigh.co.uk

To make a claim please phone:

international student in the UK/Rol from abroad	0800 923 4046 +44(0) 1242 217301
medical assistance	+44(0) 1243 621058 (24hr)
legal expenses from abroad	0800 923 4046 +44(0) 1242 217301