

Statement of Insurance

Group Policy Travel Insurance

StudyCare Insurance Plus International Student Studying In The UK / Republic of Ireland

Group Policyholder: Study Group
Policy Number: IL9 0090365

Issued On: 1st November 2018
Reason For Issue: New Business

This statement of insurance forms part of the group policy travel insurance. Please check these details carefully and let us know immediately of any errors.

Group Policyholder Details

Group Policyholder Study Group
Address Brighton Study Centre, 1 Billinton Way, Brighton, East Sussex, BN1 4LF

Cover

Policy Term For bookings made between 1st November 2018 until 31st October 2019 with all travel having been completed by 31st October 2021.

Group Policy International Student Studying In The UK
Insurer Zurich Insurance plc

Trip Beneficiaries are covered for trips booked within the policy term that are completed by 31st October 2021 for which the appropriate premium has been paid and for which they have been accepted for cover.

Beneficiary Each person travelling on a trip arranged by the group policyholder who is eligible to be covered under this group policy and for which details have been provided to us by the group policyholder.

Cover Area Beneficiaries are covered for travel to the destination for which the appropriate premium has been paid and for which they have been accepted for cover.

Beneficiaries

Beneficiaries receive cover benefits by virtue of the group policy issued to the group policyholder. Only the group policyholder has direct rights against the insurer. The benefits received by the beneficiaries do not give them direct rights under this group policy of insurance but enable them to receive the benefits described below. Beneficiaries must notify us of any incident that they feel could give rise to a claim under these terms and conditions. Strict compliance with these terms and conditions is required if the beneficiaries are to receive their benefits.

All beneficiaries must be registered under the health care system in their home country. For study in the United Kingdom, all persons covered under this group policy for 6 months or more must be registered with a medical practitioner in the United Kingdom.

Cover applies whilst a beneficiary is studying in the UK 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 if travel is a required part of a beneficiary's study course. Cover is also extended for leisure trips to Europe to a maximum of 21 days during the period of cover.

Cover - More Details

Table of Benefits

The following is a summary of cover only and the group policy is subject to terms, conditions, limits and exclusions. Please refer to the applicable sections of the group policy wording. The benefits set out below are the maximum amount we will pay under each section per beneficiary per trip unless otherwise noted in the group policy wording.

Section	Benefits	Maximum Amount	Excess
1	Cancellation or curtailment charges Excursions	£5,000 / €5,664 £250 / €284	£50 / €57
2	Emergency medical & other expenses Emergency dental treatment	£2,000,000 / €2,265,579 £500 / €566	£0 / €0
3	Private medical emergency cover	no cover	-
4	Personal accident i. Death benefit (aged under 16) Death benefit (aged 16 to 64) Death benefit (aged 65 and over) ii. Loss of limbs or sight (aged under 65) iii. Permanent total disablement (aged under 65) iv. Loss of hearing in one ear v. Total loss of use of: the back or spine below the neck with no spinal cord damage the neck of cervical spine with no damage to the spinal cord a shoulder, elbow or wrist a hip, knee or ankle vi. Loss of or total loss of use of: a foot below the level of the ankle a thumb a forefinger any other finger a big toe any other toe	£1,000 / €1,133 £25,000 / €28,320 £25,000 / €28,320 £25,000 / €28,320 £25,000 / €28,320 £6,250 / €7,080 £10,000 / €11,328 £7,500 / €8,496 £6,250 / €7,080 £5,000 / €5,664 £12,500 / €14,160 £6,250 / €7,080 £5,000 / €5,664 £2,500 / €2,832 £2,500 / €2,832 £1,250 / €1,416	£0 / €0
5	Baggage Baggage (including valuables) a) Single article, pair or set limit b) Valuables limit in total	£2,000 / €2,266 £750 / €850 (computers, gadgets and phones £1,500 / €1,699) £750 / €850 (computers, gadgets and phones £1,500 / €1,699)	£50 / €57
6	Personal money, passport & documents 1. a) Currency notes and coins b) Other personal money and documents 2. Passport or visa	£500 / €566 £1,000 / €1,133 £500 / €566	£50 / €57
7	Personal liability	£1,000,000 / €1,132,790	£0 / €0
8	Missed departure	£500 / €566	£50 / €57
9	Overseas legal expenses & assistance Aggregate limit	£10,000 / €11,328 £50,000 / €56,639	£0 / €0
10	Course fees Professional counselling	£14,000 / €15,859 £1,500 / €1,699	£50 / €57 £0 / €0

* The maximum amount and excess levels stated in GBP (£) is valid for all purposes. The maximum amount and excess levels stated in Euros (€) are based on the exchange rate to GBP (£) at the time of issue and is for information only.

Sports and activities covered

Please refer to the general exclusions in the group policy wording with reference to participation in or practice of sports and activities.

No cover under section 7 – Personal liability for pursuit of any business, trade, profession or occupation.

There is a full list of sports and activities covered under this policy in the group policy wording. There is no cover for any sport or activity which does not appear on this list.

Group Policy Endorsements

Endorsement to group policy wording. Details of the changes to the group policy wording are shown below. The sections shown replace or change those of the same name in the Statement of Insurance or any previously issued endorsements. This should be read in conjunction with the group policy wording.

Section 4 – Personal accident

Special conditions relating to claims

Provisions

Provisions 1.a) is amended to read as follows:

1. Benefit is not payable to the Beneficiary:
 - a) Under more than one of items i., ii., iii., iv., v. or vi as stated in the Statement of Insurance.

The following provisions are incorporated within this section:

2. Under item ii., We will only pay for either total loss of sight in one or both eyes or loss of limb.
3. The total amount payable under item v and vi. shall not exceed the amount of the benefit stated in the Statement of Insurance under item iii.
4. Under Item vi. We shall not pay for the loss of a whole hand or whole foot and for loss of part or parts of such hand and/or such foot.

Any conditions, limitations and exclusions under Section 4 – Personal accident apply to this endorsement

Section 5 – Baggage

We will also pay the Beneficiary up to £100 for the emergency replacement of clothing, medication and toiletries if the Baggage is temporarily lost in transit whilst on a Trip during the Policy Term during the outward journey and not returned to the Beneficiary within 12 hours, provided written confirmation is obtained and sent to Us from the carrier, confirming the number of hours the Baggage was delayed.

If the loss is permanent the amount paid will be deducted from the final amount to be paid under this section.

Any conditions, limitations and exclusions under Section 5 – Baggage apply to this endorsement

Study In the Republic of Ireland

This Group Policy is also available to Beneficiaries if they are an international student (or Immediate Family travelling with an international student) studying in the Republic of Ireland for a degree or other recognised qualification at a College or University or studying a language course at an accredited Language School which is affiliated with the group policyholder.

Wherever United Kingdom/UK is mentioned in this Group Policy other than the definition of United Kingdom/UK and Group Policyholder it shall be deemed to also include the Beneficiary's study in the Republic of Ireland.

This policy endorsement is only available to Beneficiaries whose normal country of residence is situated outside the Republic of Ireland. Trip's to study in the Republic of Ireland must not exceed 12 months in duration and the Beneficiary MUST be registered under the health care system in their Home Country.

Delayed Departure

What is covered

If departure of the Public Transport on which the Beneficiary has booked to travel on a Trip during the Period of Cover is delayed at the final departure point from or to their Home Country for at least 12 hours from the scheduled time of departure due to:

- a) strike or
- b) industrial action or
- c) adverse weather conditions or
- d) mechanical breakdown of or a technical fault occurring in the Public Transport on which the Beneficiary is booked to travel

We will pay the Beneficiary

1. £20 for the first completed 12 hours delay and £20 for each full 12 hours delay thereafter up to a maximum of £1,000 or
2. Up £2,000 for any irrecoverable unused travel and accommodation costs and other pre-paid charges which the beneficiary has paid or are contracted to pay if after a minimum 12 hours has elapsed, they choose to cancel their Trip.

What is not covered

1. Claims arising directly or indirectly from:
 - a) Strike or industrial action or air traffic control delay existing or publicly declared by the date the Beneficiary purchased this insurance or at the time of booking any Trip.
 - b) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.
 - c) Any delays to any subsequent outbound or return connecting Public Transport following the Beneficiary's departure from the final departure point from or to their Home Country.
2. Anything mentioned in the general exclusions.

The Beneficiary may claim only under subsection 1. or 2. above for the same event, not both.

The Beneficiary may claim only under Delayed departure or section 8 – Missed departure for the same event, not both.

Special conditions relating to claims

1. The Beneficiary must check in according to the itinerary supplied to them.
2. The Beneficiary must obtain confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
3. The Beneficiary must comply with the terms of contract of the travel agent, tour operator or provider of transport.

General conditions and general exclusions apply to the whole of the group policy and all levels of cover.

Obligations

It is important that the group policyholder checks that the information given in the statement of insurance is, to the best of their knowledge and belief, complete and correct as this forms the basis of the insurance contract.

Each beneficiary must tell the group policyholder immediately on finding that any information in relation to their cover under this group policy has changed. The group policyholder must tell us immediately if at any time any of the information is incorrect or changes. Failure to do so may result in the insurance no longer being valid and claims not being met or not being met in full. If in doubt about any change please contact us as soon as possible.

All beneficiaries should refer to the conditions in the group policy wording for details of how any changes in circumstances may affect their cover under this insurance.

Excesses And Special Terms And Conditions Applicable To The Whole Group Policy

Each beneficiary is responsible for paying the first amount of each and every claim under each section for which an excess applies. The standard excesses payable in the event of a claim are shown in the table of benefits.

Declarations Made

The group policyholder declares that to the best of their knowledge all the information provided in connection with this proposal is correct and complete.

Beneficiaries agree to the important conditions in relation to health shown within the group policy wording document.

Beneficiaries are:

- Registered under the health care system in their home country
- Registered with a Medical Practitioner in the United Kingdom if covered under this group policy for 6 months or more
- Travelling from and returning to their home country

Beneficiaries are an international student (or their immediate family) studying for a degree or other recognised qualification at a College or University in the United Kingdom or studying a language course at an Accredited Language School in the United Kingdom.

How To Make A Claim

To make a claim please phone:

emergency medical assistance **+44(0) 1243 621058 (24hr)**
travel claims or legal expenses **0333 234 1691 or from abroad: +44(0) 1242 217 301**

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

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 the group policyholder's and/or beneficiary's complaint is not resolved to their satisfaction they have the right to ask the Financial Ombudsman Service to review their case if they are any one of the following:

- 1) a consumer;
- 2) a micro-enterprise (employing fewer than 10 persons; with a turnover or annual balance sheet that does not exceed €2 million) at the time the complaint is referred to Endsleigh (or its representative such as an AR);
- 3) a charity which has an annual income of less than £1 million at the time the complaint is referred to Endsleigh (or its representative such as an AR);
- 4) a trustee of a trust which has a net asset value of less than £1 million at the time the complaint is referred to Endsleigh;
- 5) a Consumer Buy To Let consumer (where the complaint is about a Consumer Buy to Let Mortgage or service)

Contacting the Ombudsman will not affect your rights to take legal action against us.

If you do not fall within the categories above and your complaint has not been resolved to your satisfaction, you have the right to take legal action against us.

Financial Services Compensation Scheme

We are 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 or by contacting the FSCS directly on 0800 678 1100.

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. This group policy may be cancelled by the group policyholder sending notice to the address shown on the statement of insurance. In the event of cancellation of this group policy, the group policyholder must notify beneficiaries of such cancellation.

Fees and Charges: 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.

Status Disclosure

About The Insurers

Zurich Insurance plc

Zurich House, Ballsbridge Park, Dublin 4, Ireland

Zurich Insurance plc, is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request.

FCA Register No: 203093

The group policyholder's rights under the Financial Services Compensation Scheme are not affected by this.

About Our Services

Endsleigh Insurance Services Limited is an insurance intermediary acting on behalf of the insurer. We are authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 304295. You can check this on the Financial Services Register by visiting the FCA's web site <https://fca.org.uk/register>. Our principal place of business is at Shurdington Road, Cheltenham, GL51 4UE. Endsleigh Insurance Services Limited is owned by Endsleigh Limited which is a member of the A-Plan group of companies. National Union of Students (United Kingdom) also has an interest in Endsleigh Limited.

This insurance meets the demands and needs of those persons travelling away from home. By purchasing this policy you confirm that this is a fair description of your insurance demands and needs.

Any information we provide to the group policyholder does not constitute advice or a personal recommendation and the group policyholder agrees to make their own choice about how to proceed. We may ask questions to narrow down the selection of products that we will provide information on. We only offer group policy travel insurance products from a single insurer, Zurich Insurance plc.

When we sell you a policy we retain a percentage commission from the total annual premium. If the type of policy we sell reaches specific profit targets the insurer also pays us an additional bonus.

It's important the information we have is correct as inaccurate information may result in an increased premium, you not being covered or a claim not being paid in full.

The parties to a contract of insurance covering a risk situated in the United Kingdom are permitted to choose the law applicable to the contract. This group travel insurance policy is governed by English law. English law will also apply prior to the conclusion of the group policyholder's contract of insurance.

Should the beneficiary require emergency medical assistance abroad or in the event of them wanting to make a legal expenses claim against this group policy, the assistance company or the legal expenses claims handler (as appropriate) will provide the necessary service or arrange settlement of the claim subject to the terms and conditions of the group policy. For all other claims, Endsleigh will be acting on behalf of the insurer in negotiating and settling the claim with them. To make a claim, phone the telephone number detailed in the policy documents and explain what has happened and when and where the incident took place. If possible, please have the policy number to hand when you call.