International Student Travel Insurance Summary

This document provides a summary of the key information relating to your insurance policy. This summary does not form part of your contract of insurance.

Complete information on the product is provided in your policy documentation. Policy terms and conditions apply, please read your policy wording, statement of insurance and any endorsements carefully to ensure you fully understand your cover.

If needed, a copy of your policy documentation can be obtained from your Group Policyholder who will be able to provide translation support should you need it.

To be eligible for cover under this policy, you must be:

- studying a degree, language course or other recognised qualification as an international student at a university, college or language school.
- registered under the health care system in your home country.
- registered with a UK medical practitioner if studying in the UK for 6 months or more.
- aged 65 years old or less at the time of your departure.

When and where you are covered:

You are covered for travel to the destination for which the appropriate premium has been paid and for which you have been accepted for cover provided you are not travelling against the advice of the Foreign, Commonwealth and Development Office or the World Health Organisation. Cover is extended to include:

- inward and outward direct trips back home at the beginning and end of each academic term
- trips outside the UK if part of your course of study
- leisure trips within Europe for a maximum of 21 days in each policy term

Cover for cancellation starts as soon as you have paid for the policy. All other cover starts when you leave your home to begin your trip. The policy ceases at the end of the period of insurance or when you return home, whichever is the earlier.

What is covered:

Cancelling or cutting short a trip - cover for unused and irrecoverable costs if you have to cancel or cut short your trip due to accident, illness or sickness.

Medical emergency – cover for your hospital, ambulance, medical repatriation or emergency dental treatment should you be injured or become unwell whilst on a trip.

Baggage - cover if your personal belongings are lost, damaged or stolen.

Personal money - cover if your personal money is lost, stolen or damaged.

Loss of passport - cover for additional accommodation and transport costs to obtain a replacement passport if yours is lost, stolen or damaged.

Missed departure – cover for additional transport costs if you miss your public transport from or to your home country as a result of an insured event.

Course fees - Cover for irrecoverable pre- paid college, university or language school fees if you are unable to continue your studies due death, bodily injury or illness.

What is not covered:

You are responsible for paying the first amount of each claim under each cover section where an excess applies. These excess amounts are shown in the table of benefits which can be found in your statement of insurance.

Policies cover emergency medical treatment however, it is not private health insurance, be aware of excessive treatment charges.

Any pre-existing medical condition relating to any reason set out under 'Important conditions relating to health' in your policy wording.

Baggage or valuables which are left unattended, subject to terms set out in your policy wording.

Any event which you were aware of at the time of taking this insurance or booking your trip (whichever is later) that could give rise to a claim.

Any trip which has already begun when you take out this insurance.

Your inability to travel due to your failure to hold, obtain or produce a valid passport or any required visa in time for the booked trip.

Any claim due to a cause which is not insured under your selected level of cover.

Important: Please refer to your policy documents for full details of cover, including any terms, conditions, exclusions and limits that apply.

How to make a claim:

- Emergency medical assistance: +44 (0)1243 621 058 (24hr)
- All other claims, including legal expenses: +44(0) 1202 038 946

You can also submit a claim form at www.howdengroup.com/uk-en/endsleigh-claims or email the claims team via claimsservice@cegagroup.com.

How to cancel:

You and/or your legal representatives may withdraw from the Group Policy at any time by giving written notice of that intention to the Group Policyholder specified in the Statement of Insurance.

Any return of premium due as a result of your withdrawal from participation in the Group Policy will be calculated from the date such participation ceases or the date we received written notice, whichever is later. No return of premium will be paid or allowed if you have travelled on a trip covered under the Group Policy or been the subject of a claim during any period for which cover was provided.

If you cannot travel due to a change of FCDO advice and you are not intending to make a claim under the Group Policy, your participation can be withdrawn and you will receive a full refund of premium. We also reserve the right to charge a reasonable administration fee.

How to make a complaint:

If you are unhappy with any aspect of our service, please contact, in the first instance the person who originally dealt with the enquiry. Alternatively you can contact us:

By Post:
The Complaints Manager
Howden UK Brokers Limited,
Unit 2 Des Roches Square
Witney
OX28 4LE
By Phone: 01732 389915
By Email: complaints.hubl@howdeninsurance.co.uk

If we have given you our final response and you remain dissatisfied, you have the right to ask the Financial Ombudsman to review your case. The Ombudsman can be contacted at the following address:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR
United Kingdom
Telephone: 0800 023 4567 or
From outside the UK: +44 20 7964 0500
Fax: 020 7964 1001

Please note you have six months from the date of our final response in which to refer your complaint to the Ombudsman. Contacting the Ombudsman will not affect your right to take legal action against us.

Insurer:

Underwritten by Zurich Insurance Company Ltd. A public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ. Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Our firm reference number is 959113.

Important note: *This document is a translation. If there is any discrepancy with the original English language version the English language version will take precedence.*