

# International Student Travel Insurance

## Insurance Product Information Document



**Product:** International Student Travel Insurance **Company:** Endsleigh Insurance Services Limited (firm ref: 304295) is authorised and regulated by the Financial Conduct Authority. Registered in England at Shurdington Road, Cheltenham Spa, Gloucestershire. GL51 4UE

This document provides a summary of the key information relating to your insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation. This summary does not form part of your contract of insurance.

### What is this type of insurance?

This insurance meets the demands and needs of persons travelling away from home.



### What is insured?

#### ✓ Cancelling or cutting short a trip

We will pay you up to £3,000 for unused and irrecoverable costs if you have to cancel or cut short your trip as a result of an insured event

#### ✓ Medical emergency and other expenses

Should you be injured or become unwell whilst on a trip, we will pay up to £2 million for your hospital, ambulance and medical repatriation costs, including up to £500 for emergency dental treatment

#### ✓ Baggage

We will cover you if your personal belongings are lost, damaged or stolen up to £1,000 per person. The following limits also apply:

- Up to £200 for any one article
- Up to £300 for the total of all valuables

#### ✓ Personal money and passport

We will cover you if your personal money is lost, damaged or stolen. The following limits apply:

- Up to £100 for cash
- Up to £100 for all other personal money and documents

We will also pay up to £500 for additional accommodation and transport costs to obtain a replacement passport if yours is lost, stolen or damaged

#### ✓ Missed Departure

We will pay your additional transport costs up to £250 if you miss your public transport from or to your home country as a result of an insured event

#### ✓ Course Fees

We will pay you up to £8,000 for irrecoverable pre-paid College, University or Language School fees if you are unable to continue your studies due to an insured event



### What is not insured?

- ✗ The first £50 of each claim made by each person under each cover section where an excess is payable
- ✗ Baggage or valuables left unattended - subject to terms set out in your policy booklet
- ✗ 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
- ✗ Any pre-existing medical condition relating to any reason set out under 'Important conditions relating to health' in your policy booklet
- ✗ Any optional additional cover unless the appropriate additional premium has been paid
- ✗ Participation in any professional sports or entertainment
- ✗ There is no cover for manual work unless listed within the policy document as acceptable
- ✗ Your travel to any country or specified area or event when the FCDO or the World Health Organisation has advised against travel
- ✗ Your own unlawful action or any criminal proceedings against you
- ✗ 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 claims arising from the use of drugs (other than prescribed treatments), drinking too much alcohol or alcohol abuse
- ✗ Any amount recoverable from any other source such as your airline, accommodation provider, ATOL bond or debit/credit card provider
- ✗ Any claim due to a cause which is not insured under your selected level of cover



### Are there any restrictions on cover?

- ! You can only purchase this insurance if you are studying a
  - degree, language course or other recognised qualification in the UK
- ! This policy is not available to anyone aged 66 or over at the
  - time of departure
- ! This cover is only available to those who are registered with a
  - GP in their home country and where study is for 6 months or more also registered with a GP in the UK
- ! Policies cover emergency medical treatment, it is not
  - private health insurance, be aware of excessive treatment charges



## Where am I 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



## What are my obligations?

- Please take a few minutes to check all the details you have provided are correct
- You should disclose any information or fact which is likely to affect the acceptance of this insurance
- If you are in doubt whether the information will affect the acceptance of this risk you should disclose it anyway
- If you fail to disclose information or knowingly give false information all cover under this policy may be cancelled
- If any details change after purchase of this insurance please contact us
- You must take reasonable steps to prevent loss, theft or damage to your property
- You must not travel against the advice of a medical practitioner or your public transport provider
- You must not travel with the intention of receiving medical treatment
- You must take all reasonable precautions and practical steps to avoid injury, illness or disease
- In the event of a serious illness or accident which may lead to inpatient treatment you must contact the emergency assistance services who will then assist you
- If you need to make a claim on your policy, you must provide us with the evidence needed to substantiate your loss



## When and how do I pay?

The charge for this insurance will be payable, as requested by your Group Policyholder, as part of your booking. In some circumstances, the charge for this insurance may be covered by your Group Policyholder.



## When does the cover start and end?

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 declared period of insurance or when you return home, whichever is the earlier.



## How do I cancel the contract?

You can cancel your policy by contacting the Group Policyholder at the address shown on your statement of insurance.

# Statement of Insurance

## Group policy travel insurance

### International student studying in the UK

**Group policyholder:** LSI Education Limited

**Group policy issue date:** 15/09/2021

**Policy number:** BI9 0000046

**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** LSI Education Limited

**Address** 19-21 Ridgmount Street, London, WC1E 7AH

#### Cover

**Policy term** For bookings made between 15/09/2021 until 14/09/2022 with all travel having being completed no later than 36 months from the group policy issue date.

#### Group policy

International student studying in the UK

#### Insurer

Zurich Insurance plc

**Trip** Beneficiaries are covered for trips booked within the policy term where the appropriate premium has been paid and for which they have been accepted for cover. All trips must be completed no later than 36 months from the group policy issue date.

**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.

**Groups** Cover is provided for groups of beneficiaries travelling together up to a maximum of 50 beneficiaries in any one single group. If the group policyholder would like to obtain cover for groups with more than 50 travellers, please contact your Endsleigh representative.

**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.

#### Sports & activities option

#### Important Information

Standard

Please refer to the Important Information Relating to Cover section of this statement of insurance.

#### 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 table 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	<b>Cancellation or curtailment charges</b>	£3,000	£50
	Aggregate Limit	£50,000	
	Excursions	£250	
2	<b>Emergency medical &amp; other expenses</b>	£2,000,000	£50
	Emergency dental treatment	£500	
3	<b>Private medical emergency cover</b>	no cover	-
4	<b>Personal accident</b>		£0
	i. Death benefit (aged under 16)	£1,000	
	Death benefit (aged 16 to 64)	£30,000	
	Death benefit (aged 65 and over)	£1,000	
	ii. Loss of limbs or sight (aged under 65)	£30,000	
iii. Permanent total disablement (aged under 65)	£30,000		
5	<b>Baggage</b>		
	Baggage (including valuables)	£1,000	£50
	a) Single article, pair or set limit	£200	
b) Valuables limit in total	£300		
6	<b>Personal money, passport &amp; documents</b>		£50
	1. a) Currency notes and coins	£100	
	b) Other personal money and documents	£100	
2. Passport or visa	£500		
7	<b>Personal liability</b>	£1,000,000	£100
8	<b>Missed departure</b>	£250	£50
9	<b>Overseas legal expenses &amp; assistance</b>	£10,000	£0
	Aggregate limit	£50,000	
10	<b>Course fees</b>	£8,000	£50
	Professional counselling	£300	

Aggregate limit:

An aggregate limit applies under section 1 - Cancellation or curtailment charges and section 9 - Overseas legal expenses & assistance. The maximum aggregate amount payable for all claims arising out of or in connection with any one event under each section shall not exceed the maximum amount stated in the table above.

### 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.

## 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

### Declarations made

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. 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 report an incident or make a claim

Your claim will be handled by an agent acting on behalf of your insurer.

Travel Insurance	+44(0) 1202 038 946	Mon-Fri: 8am to 8pm Sat: 8am to 4pm	www.endsleigh.co.uk/claim-centre
Medical Assistance	+44(0) 1243 621 058	24 hours	
Legal Expenses	+44(0) 1179 045 831	Mon-Fri: 9am to 5pm	

### 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 Experience 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](http://www.fscs.org.uk) or by contacting the FSCS directly on 0800 678 1100.

### How to cancel

Endsleigh Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. This can be checked on the Financial Services Register by visiting their website at <https://register.fca.org.uk/>. Endsleigh Insurance Services Limited. Company No. 856706 registered in England at Shurdington Road, Cheltenham Spa, Gloucestershire GL51 4UE

**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 \* FCA Register No: 203093

Zurich House, Ballsbridge Park, Dublin 4, Ireland

Zurich Insurance plc is authorised and regulated by the Central Bank of Ireland. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

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

\* Endsleigh has a risk transfer agreement with these insurers and the following statement applies: When you send us your premium monies ("money"), we will hold it, owing to the insurer listed as an agent for that insurer. Endsleigh will hold monies ("money") paid by the insurer for cancellations, owing to you, as an agent for that insurer.

## 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 amount.

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.

## Important Information Relating to Cover Under this Group Policy

### The following cover will apply to this group policy:

- There is cover under this group policy for emergency medical and other expenses related to a medical epidemic or pandemic.

### Unless you have been provided with specific additional cover under this group policy, the following exclusions will apply:

- There is no cover under this group policy for claims arising directly or indirectly from or in connection with an airline or other travel provider postponing or canceling your travel arrangements.
- There is no cover under this group policy if an airline or travel provider ceases to trade without being able to meet their obligations to you regarding your travel arrangements.
- There is no cover under this group policy for any cancellation or curtailment claims arising directly or indirectly from a change in travel advice by the Foreign, Commonwealth and Development Office (FCDO) or equivalent government or national authority, or the World Health Organisation.
- There is no cover under this group policy for any cancellation or curtailment claims arising directly or indirectly from a local or national lockdown preventing you from travelling.
- There is no cover under this group policy for any cancellation claims arising directly or indirectly from having been personally instructed to self-isolate by NHS Test and Trace or the NHS app.
- There is no cover under this group policy for any cancellation or curtailment claims arising directly or indirectly from having contracted, been diagnosed or tested positive with any illness associated with epidemic or pandemic.