

Insurance Product Information Document

Company (Insurer): Chubb European Group SE registered in England and Wales number SE000116 with registered office at 100 Leadenhall Street, London EC3A 3BP. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 202803.

Product: Studentguard + Group Travel Insurance Policy

Group Policyholder: Uk Language Courses (UKLC) Ltd Policy No. UKBSTC94339

This document provides a summary of the main coverage and exclusions. It is not personalised to your specific individual needs. Complete pre-contractual and contractual information about this product is provided in the policy schedule and policy terms and conditions, which are available from the group policyholder.

What is this type of insurance?

This is a travel insurance policy. It provides cover for emergency medical expenses, cancellation costs, personal property/money losses, and a range of other covers whilst travelling outside your home country to study for a language course or degree level qualification at an accredited school, college or university in the United Kingdom.

What is insured?

This policy pays benefits, in accordance with the policy wording, in the event that you:-

- ✓ need to cancel your trip before it begins due to unforeseen serious health conditions affecting you; or
- ✓ suffer illness or injury whilst outside your home country; or
- ✓ are delayed en route; or
- ✓ suffer loss or damage whilst outside your home country

The main sections of the policy and benefit levels are listed below, with full details of sub-sections contained in the policy wording.

- ✓ **Section 1. Cancellation & Curtailment*** – up to £7,500 (travel delay up to £1,000)
- ✓ **Section 2. Course fees*** - up to £7,500
- ✓ **Section 3. Medical** – Medical Expenses - unlimited (includes emergency dental treatment for pain relief only) / burial/transport up to £10,000
- ✓ **Section 4. Personal Belongings** - (excluding valuables**) - loss, damage or theft up to £2,000 overall (individual items maximum £250 each)
- ✓ **Section 5. Loss of Money** - up to £250 (loss of passport £250)
- ✓ **Section 6. Personal Injury** – up to £25,000
- ✓ **Section 7. Personal Liability** - up to £2,000,000
- ✓ **Section 8. Overseas Legal Expenses** – up to £25,000

* Section 1 and Section 2 are extended to include cancellation & curtailment from 'Natural Disaster' (e.g. hurricane, tornado, storm, tsunami, earthquake, volcanic eruption, landslide or natural fire) if shown as 'Insured' in the schedule of benefits

** Section 4. is extended to include valuables up to £300 in total if shown as 'Insured' in the schedule of benefits.

What is not insured?

- ✗ Travelling to receive medical treatment, travelling against medical advice or if a traveller has a terminal prognosis
- ✗ Medication and/or treatment which is known to be required or continued at the time of travel to the UK
- ✗ Medical expenses incurred in your home country
- ✗ Incidental holiday travel outside Europe and /or in your home country
- ✗ Cancellation due to deciding not to travel, not having an up to date passport, redundancy
- ✗ Any claims for injury, loss or expense as a result of:
 - participating in winter and aerial sports, hazardous activities (see pages 22 & 23 of policy document for details); or
 - misuse of alcohol, solvents or drugs; or
 - suffering from any anxiety state, stress, depression, or any phobia or mental or nervous disorder; or
 - air travel unless as a fare paying passenger, financial failure of tour operator, travel agent or other operator; or
 - being refused entry to the UK or country of destination, or having a Visa application refused; or
 - illegal acts; or
 - war
- ✗ Any claims which would result in breaches of UN resolutions or trade or economic sanctions or other laws of the EU, UK or USA.

Are there any restrictions on cover?

- ! An excess of £50 applies per section for cancellation, curtailment, trip abandonment, course fees, medical expenses, personal belongings and money. The excess does not apply if shown as 'Nil' in the schedule of benefits
- ! Medical expenses incurred in the UK are limited to costs levied by the National Health Service
- ! Missed Departure is only covered for public transport (e.g. bus, taxi) arriving late at the point of your international departure (e.g. airport, seaport)
- ! Incidental holiday travel inside Europe is limited to 14 days per trip.



Where am I covered?

- ✓ Travel between your home country and the United Kingdom and whilst in the United Kingdom attending your course. Cover also extends to include holiday travel within Europe up to a maximum of 14 days per trip.



What are my obligations?

At the start of your policy

- To be insured under this policy you must:
 - be aged 5 years or more but under 70 years old and
 - have booked to attend an academic / educational course with the school or educational establishment that is providing this cover.

During the period of insurance

- You must supply at your own expense any information, evidence and receipts we reasonably require including medical certificates signed by a Doctor, police reports and other reports following loss or injury
- You must take reasonable care to protect against loss, damage, accident, injury or illness

In the event of a claim

You must notify us as soon as reasonably possible in the event of a claim under this policy and as follows:

- Emergency Medical Assistance, Medical Expenses and/or repatriation claims:
 - Call Chubb Assistance on +44 (0) 20 3282 0109
 - All other claims:
 - Call +44 (0) 141 285 2999
- Email us at uk.claims@chubb.com



When and how do I pay?

- Premium are payable in full to group policyholder with whom you booked your course, at the time of buying this insurance. Your premium is then paid to Chubb.



When does the cover start and end?

- Cancellation cover starts on the commencement date of the group policy period of insurance shown in the group policy schedule or the date your premium is paid to the group policyholder, if later, and ends when you begin your trip.



How do I cancel the contract?

- This travel policy is provided to the group policyholder for the benefit of students enrolled on courses who have paid the required premium. There are no cancellation rights under this policy.