

Travel Insurance

Insurance Product Information Document



AmTrust Europe
An AmTrust Financial Company

This insurance is underwritten by AmTrust Europe Limited. AmTrust Europe Limited is registered in the UK, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Financial Services Register number: 1229676.

Company: AmTrust Europe Limited

Product: Studentguard + Commercial Travel Insurance

This document contains some important facts about the Studentguard + Travel Insurance. It is only a summary of cover to help you in making an informed purchase decision. It is not personalised to the specific needs of insured persons. Full terms and conditions of the policy are contained in the policy wording available from the language school (the Policyholder). Please take time to read the policy document to make sure you understand the cover it provides. A copy is available (in English) for inspection from the Policyholder.


What is this type of insurance?

This is a travel insurance policy held by the language school and given to students undertaking courses provided by the language school. The policy covers cancellation costs, course fees costs, medical and repatriation expenses, personal property/money losses and other covers whilst you undertake a language course provided by the Policyholder in the United Kingdom. Incidental holiday cover is available to all Insured Persons within Europe for up to 14 consecutive days. Holiday travel outside of your home country and within Europe for up to 14 consecutive days is available only for any Insured Persons whose Country of Residence is considered to be outside of the United Kingdom.

 What is insured?	
For each insured person	Up to
✓ Cancellation costs and additional costs incurred if you alter or curtail your trip for a specific reason shown in the policy	£7,500
✓ Travel Delay. A benefit of - £20 after each 12 hours of delay	£1,000
✓ Course fees that are not recoverable if you are forced to cancel the course for a specific reason shown in the policy	£7,500
✓ Medical, Repatriation & additional travel expenses Incurred whilst on covered trip	£Unlimited
✓ Hospital Visitor Expenses	£500
✓ Additional care costs	£2,500
✓ UK Private Medical expenses*	£50,000
✓ Relief of pain dental expenses	£500
✓ Loss or damage to:	
Personal Belongings	£2,000
Valuables*	£300
Personal Money & credit cards	£250
Cash	£100
✓ Delayed Baggage emergency purchases	£100
✓ Personal Liability - Legal liability for third party injury/illness or property damage	£2,000,000
✓ Overseas legal expenses	£25,000
✓ Personal Accident: Bodily injury resulting in:	
- Accidental Death	£25,000
- Loss of Limbs/Sight	£25,000
- Permanent Total Disablement	£25,000

*These items are optional extensions. There is no cover for these items unless included and shown as insured in the policy schedule.

Full details of all the benefits covered and limits are shown in the policy document.

 What is not insured?	
✗ Claims caused by the failure of the language school, transport or accommodation provider or their agents to fulfil their contractual obligations	
✗ Claims due to you failing to obtain and hold, the correct travel documents for your trips	
✗ Claims as a result of a natural disaster e.g. hurricane, tornado, storm, tsunami, earthquake, volcanic eruption, landslide or natural fire (unless cover the optional extension is included*)	
✗ Claims due to a change in your financial circumstances or you deciding not to travel	
✗ Claims for an event known about before the trip booking	
✗ Claims where you travel or intend to travel against the medical advice of a doctor or where you are travelling to obtain medical treatment	
✗ Medical Expenses incurred in the United Kingdom that are not charged by the National Health Service unless the private medical expenses extension is included	
✗ Medical treatment known to be required or to be continued before you leave on your trip, or can reasonably be delayed until you return home or undertaken more than 12 months after the need for treatment first arises	
✗ Loss or damage to sports equipment whilst in use	
✗ Theft of your personal property or money from an unattended vehicle	
✗ Personal Liability arising from your contractual liability, use of firearms, mechanically propelled vehicles, watercraft racing, or whilst carrying out your business, trade or profession	
✗ Personal Accident claims arising from a gradually operating cause	
✗ Claims under all sections arising from, flying as a pilot, travelling on a motorcycle with an engine over 125cc, suicide, anxiety, depression or mental disorder, participation in winter sports or criminal act	



Are there any restrictions on cover?

- ! An excess amount of £50 as shown in the policy schedule is not covered. This excess does not apply if the schedule shows 'Nil'
- ! Loss/theft of property, money must be reported to the police within 48 hours of discovery
- ! Loss or damage to your sports equipment is covered unless this happens whilst you are using the items
- ! Items of household furniture, household appliances or household equipment are not regarded as personal property covered under this insurance
- ! If your credit, charge or cash card is lost or stolen, you must comply with the issuers' terms and conditions
- ! We will only pay one of the benefits under the Personal Accident section arising from an event covered and the death benefit is limited to £5,000 for persons under 16 years of age



Where am I covered (Geographical Limits)?

- ✓ You are covered from when you travel outside of your home country to the United Kingdom and
 - whilst in United Kingdom for the purpose of undertaking the language course, and
 - whilst travelling within Europe for a maximum of 14 days in duration either directly before, directly after or during the period of time over which the language course is provided undertaken for pleasure, rest and relaxation purposes and provided that your Country of Residence is not considered to be the United Kingdom.



What are my obligations?

- You and any other person covered must be under 75 years of age when any trip commences and have booked to attend a language course with the school/educational establishment that is providing this cover
- If you need medical treatment and/or repatriation, AmTrust Assistance must be contacted as soon as possible on **+44 (0)344 573 8111** (available 24 hours a day), for authorisation, assistance and the management of the costs. They will guide you to the best place to receive treatment and if possible guarantee the expense. Please let the call handler know if you wish to discuss your claim in a language other than English and tell them the policy number.
- We require a claim form to be completed for all non-medical assistance claims no later than 60 days after the event and returned to us at the address shown on the claim form/policy document. This form is available from the group policyholder on request. The claim may be rejected if it is so long after the event that we are unable to investigate fully
- You must provide the supporting documents, police or carrier reports and other evidence we ask for to deal with your claim at your own expense. Please send the completed form to us even if you do not have all the supporting documents ready so that we may record the claim and give you a claim number
- In the event of a claim for loss of course fees you must ensure that this section of the claim form must be completed by the group policyholder before we will consider the claim
- When applying for insurance and making a claim you must take care to answer the questions asked honestly and accurately
- You must consent to release of your medical records and to be medically examined if required by us
- If you need to cancel your trip you must not delay in notifying the language school plus the transport and accommodation providers, so that their charges are kept to a minimum.
- If you are notified that that you have injured someone or damaged their property whilst on a trip and they are seeking damages or you have a legal summons, you must tell us immediately.

Failure to meet the policy obligations may result in claims being rejected, a reduction in the amount paid, a change in the premium or the cancellation of the policy.



When and how do I pay?

Premiums are included in the fees charged by the language school fees whom you have booked your course. They will advise details of when payment is due and the payment options available to you.

The language school pays us in accordance with the agreement we have with them.



When does the cover start and end?

Once the policy with the Policyholder has started, Cancellation cover for you starts on the date the trip to undertake the course is booked and ends when this trip begins.

Cover under all other policy sections begins when you depart from your home country and ends when you return to your home country.



How do I cancel the contract?

You have no right to cancel this policy, only to be no longer be covered by it. To withdraw from the policy please contact the policyholder.

The policy may be cancelled by us by giving 30 days written notice to the policyholder.