

Studentguard +

Commercial Personal Accident & Travel Insurance

Summary of Cover

The purpose of this summary of cover is to provide a guide to the insurance under the policy by setting out the significant features, benefits, limitations and exclusions. This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document, a copy of which is available upon request from the Policyholder. It is important that you take time to read the policy document carefully when you receive it to make sure you understand the cover it provides as this summary does not form part of the policy document. The policy is underwritten by AmTrust Europe Limited.

Eligibility

This insurance is available to students (referred to as Insured Persons) of **Milfield Enterprises** (the Policyholder) for whom the appropriate premiums have been paid, whilst attending a course within the United Kingdom. The Policy Number is: **STT 20017 2020**.

Period of Cover

Cover under the Cancellation or Change of Itinerary section commences as soon as the trip is booked and ends when the student leaves home to commence the trip. Cover under the other sections commences as soon as the student leaves home on the first day and ends when they reach home on the last day of the trip. Cover for up to 14 days independent travel within Europe is also covered by this policy provided that your Country of Residence is not considered to be the United Kingdom.

Significant Features and Benefits

Section	Sum Insured / Limit of Indemnity*	Excess
1. Cancellation, Curtailment or Change of Itinerary (p.14)	Up to £7,500	£50
2. Course Fees (p.16)	Up to £7,500	£50
3. Medical Expenses (p.17)		
A Medical Expenses	Unlimited	£50
A1 Emergency Dental Pain Relief Treatment	£500	£50
B Emergency Repatriation Expenses	Unlimited	Nil
C Supplementary Travel and Accommodation Expenses	£5,000	£50
D Hospital Visitor Expenses	£500	£50
E Additional Supplementary Care	£2,500	£50
4. Personal Belongings (p.18)	£2,000	£50
A. Delayed Baggage	£100	Nil
5. Money (p.19)		
Money	£250	£50
Cash (coins and/or banknotes) up to:	£100	£50
A Fraudulent Use of Credit Cards	£250	£50
B Emergency Replacement of Passport and other Documents	£250	£50
6. Personal Liability (p.20)	£2,000,000	Nil
7. Overseas Legal Expenses (p.21)	£25,000	Nil
8. Personal Accident (p.22)		
Death	£25,000	Nil
Loss of Limb(s)	£25,000	
Loss of Sight	£25,000	
Loss of Hearing in one ear	£ 5,000	
Loss of Hearing in both ears	£25,000	
Loss of Speech	£25,000	
Permanent Total Disablement	£25,000	
Permanent Partial Disablement	Up to £25,000	

Optional Cover - Cover only applies if provided by the school and shown as insured in the policy schedule			
	Cover Provided	Sum Insured	Excess
Natural Disaster extension (p31). to: Section 1. - Cancellation, Curtailment or Change of Itinerary Section 2. - Course Fees	No	As per the limit shown for Section 1 & 2	Nil
United Kingdom Private Medical extension endorsement to: Section 3. – Medical Expenses	No	£50,000	£50
Valuables extension to: Section 4. - Personal Belongings	No	£300	£50

Medical Assistance

In the event of the need for Medical Treatment, please telephone AmTrust Assistance on the following numbers **before incurring any cost or expense**. We will guide you to the best place to receive treatment and where possible provide a guarantee of payment to the hospital or other medical facility.

From outside the United Kingdom +44 (0)344 573 8111

From within the United Kingdom 0344 573 8111

Lines are open 24 Hours a day 365 days a year.

Please ensure you have your Policy Number with you when calling and ask the call handler if you wish to speak in another language other than English.

How to Claim

If you wish to make a claim under this policy in the first place please contact the Group Policyholder to obtain a claim form for completion. Please answer the questions on the claim form with sufficient detail so that we can settle your claim. Following completion of the claim form, please return it to the address that is provided at the end of the form. We would recommend that you do not delay in submitting a claim form for review even if you do not have all the documents to support it.

For medical and injury claims the Insured Person must place themselves under the care of a duly qualified Medical Practitioner as soon as is reasonably possible. Please contact us on the medical treatment telephone number above so we can direct you to a suitable person.

Delayed Baggage Cover

If all or some of your Personal Belongings are lost or temporarily mislaid for more than 12 hours during any stage of an insured journey (other than return home), you can spend up to £100 for the purchase of essential items of replacement clothing, or toilet requisites **without our prior authorisation**.

It is essential that the purchase receipts are retained to enable a claim for this cover to be validated.

No Excess applies to this Extension.

Aggregate Limits of Liability

AmTrust Europe Limited will not be liable for any amount in excess of the amounts shown below.

Section 1 Cancellation, Curtailment or Change of Itinerary per Journey or event overall	£100,000
Section 2 Course Fees per Journey or event overall	£100,000
Section 8 Personal Accident per event overall	£1,000,000

If the aggregate amount of all benefits payable exceeds that amount, the benefit payable for each Insured Person shall be proportionately reduced until the total of all benefits does not exceed the Aggregate Limit.

Significant Limitations or Exclusions

(For details of all the Exclusions applicable to of each Section, please see the Policy Wording, p.27-30).

GENERAL EXCLUSIONS

- War in the Insured Persons Country of Residence or secondment.
- Flying other than as a passenger.
- Winter sports.
- Travelling on a motorcycle over 125 cc.
- Suicide.
- Criminal acts.
- Losses incurred after the expiry of the Period of Insurance.
- Losses incurred during any Incidental Holiday trip outside Europe or within Europe whose duration exceeds 14 days.

Section 1 - Cancellation, Curtailment or Change of Itinerary

- The failure to fulfil contractual obligations or the financial failure of the language school or of any transport or accommodation provider or their agent(s).
- Travelling against or planning to travel against the medical advice of a Qualified Medical Practitioner or for the purpose of obtaining medical treatment.
- Disinclination to travel or if on an Insured Journey deciding not to continue.
- Violating the laws or regulations of the country in which they are travelling.
- Failing to check in according to the itinerary provided unless the failure was due to Strike or industrial action.
- Failing to obtain, hold, produce or maintain the required immigration, work, residence or similar visas permits or documents for the country to which they are travelling.
- Any circumstance that could have been reasonably foreseen as giving rise to a claim at the time an Insured Journey was booked.
- As a consequence of a Natural Disaster unless the additional cover under this optional extension is shown as being operative.

Section 2 - Course Fees

- Travelling against or planning to travel against the medical advice of a Qualified Medical Practitioner or for the purpose of obtaining medical treatment.
- Disinclination to travel or if on an Insured Journey, deciding not to continue.
- Failing to obtain, hold, produce or maintain the required immigration, work, residence or similar visas permits or documents for the country to which they are travelling.
- Any circumstance that could have been reasonably foreseen as giving rise to a claim at the time an Insured Journey was booked.
- Redundancy or change in financial circumstances.
- As a consequence of a Natural Disaster unless the additional cover under this optional extension is shown as being operative.
- The amount of the Excess shown in the Schedule.

Section 3 - Medical Expenses

- Incurred when the specific purpose of the Journey is to receive medical treatment or advice.
- Travelling against medical advice or where a terminal prognosis has been given.
- Expenses incurred whilst on an Insured Journey within the Insured Person(s) Country of Residence.
- Expenses incurred 12 months after the date the need for treatment first arises.
- Surgical or medical treatment which can be reasonably delayed until the Insured Person returns to their Country of Residence.
- Medication and/or treatment which at the time of departure is known to be required or to be continued outside their Country of Residence.
- Private medical treatment in the United Kingdom unless the policy has been extended to include this cover.
- The amount of the Excess shown in the Schedule.

Section 4 - Personal Belongings

- Loss of Money under this section.
- Loss which is not reported to the local police or appropriate authorities within 48 hours of its discovery.
- Theft of Personal Belongings from any unattended vehicle.
- Loss of or damage to sports equipment (including winter sports equipment) while in use.
- Loss or corruption of or damage to software, information or data contained in any computer, tapes or recording equipment or any cost incurred in repairing or replacing such information, software data computers, tapes or recording equipment.
- Any items of household furniture household appliances or household equipment.
- Contact or corneal lenses, dentures, dental caps or crowns, hearing aids or fragile articles, or pedal cycles or laptop computers and sporting equipment whilst in use.
- Any article more specifically insured or recoverable under any other insurance.
- Loss of valuables unless cover under this optional extension is shown as being operative.
- The amount of the Excess shown in the Schedule.

Section 5 - Money

- Loss which is not reported to the local police or appropriate authorities within 24 hours of its discovery.
- Theft of Money from any unattended Vehicle.
- Loss or theft of a credit card, charge card or cash card which results in fraudulent use unless the Insured Person has complied with all the terms and conditions under which the card was issued.
- Coins bank or currency notes in excess of £100.
- The amount of the Excess shown in the Schedule.

Section 6 - Personal Liability

- Liability in respect of any member of the Insured Person(s) family or any person who is under a contract of service with Policyholder and which arises out of and in the course of their employment with the Policyholder.
- Liability arising in connection with any Business profession or occupation.
- Liability for loss of or damage to property belonging to or in the custody or control of the Insured Person, their family or of any employee or agent of the Insured Person.
- Liability arising from the ownership possession or use of any mechanically propelled vehicle aircraft hovercraft or watercraft.
- Liability arising out of the use of firearms.
- Liability involving animals other than domestic cats and dogs and horses.
- Liability which is the result of any wilful malicious or unlawful act.
- Any punitive or exemplary damages.

Section 7 - Overseas Legal Expenses

- if the Insured Person does not keep to the terms, conditions and exceptions under Legal Expenses.
- Where the Insured Person is more specifically insured under another policy or in respect of any amount which the Insured Person cannot recover from a more specific insurance because the insurer of that insurance refuses the claim.
- Relating to driving a motor vehicle without a valid licence and/or insurance.
- Costs and Expenses incurred prior to Our written acceptance of a claim.
- Costs and Expenses which have been incurred by the Appointed Representative on a contingency fee basis.
- in respect of any legal action an Insured Person takes which We have not agreed to or where an Insured Person does anything to hinder Us or the Appointed Representative.
- Acts deliberately or intentionally caused by the Insured Person or as a result of the Insured Person(s) criminal act.
- Any fines, penalties, compensation or damages which the Insured Person is ordered to pay by a court or other authority.

Section 8 - Personal Accident

- Any gradually operating cause.
- Any naturally occurring condition or degenerative process.
- Illness or disease unless caused by an Accident.

Duration of Policy

The policy arranged by the Policyholder will remain in force for 12 months from agreed commencement date and is annually renewable thereafter. The duration of the policy for Insured Persons is shown under the Period of Cover section.

Right of Cancellation

The Policyholder and Insured Persons have no cancellation rights under the terms of this policy.

Complaints Procedure

If at any time you have any query or complaint regarding the way the policy was sold, you should in the first instance refer to the insurance intermediary who sold this policy.

AmTrust Europe Limited aim to give our insureds a high level of service at all times. However, if you have a complaint about your policy please contact:

AmTrust Europe Complaints

AmTrust Europe Limited, Market Square House, St James's Street, Nottingham, NG1 6FG

Telephone: **+44 (0) 115 934 9852**

E-mail: complaints@amtrusteu.co.uk

We will contact you within five days of receiving your complaint to inform you of our planned action and try to respond to the issue within four weeks. If it will take us longer than this, we will tell you when you can expect an answer. Alternatively, at any stage, you may have the right to contact the Financial Ombudsman Service who can review complaints from 'eligible complainants' which includes private individuals and sole traders and small partnerships with a yearly turnover of less than £1 million.

Further information can be found at: <http://www.financial-ombudsman.org.uk/default.htm>

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations, depending on the type of insurance and circumstances of your claim. Most insurance contracts are covered for 90% of the claim with no upper limit.

Further information is available from the FSCS or you can visit their website at www.fscs.org.uk