



## Insurance Guide 2016

Travel and medical insurance  
policy for international students



We believe that safety and enjoyment are equally important when studying with Cambridge Education Group. By choosing to study with us you are making a major investment in your education and your future. This will be a fulfilling and exciting experience for you and it is vital that you are safe and secure during your studies.

It's essential for International Students to take out adequate insurance whilst studying. 'Student Cover' has been created in partnership with Endsleigh, the UK's largest student insurance provider. With both Standard and Premium options, 'Student Cover' is specifically designed to meet your needs whilst studying with us – from the time you set off to the moment you arrive back home.

#### KEY BENEFITS

Gadget and Possessions Cover:

- Cover for gadgets and possessions for the duration of your course and whilst travelling to and from the UK.

Course Fees Cover:

- If you have to cancel your course, cut it short or repeat it due to accident or sickness; we will reimburse your prepaid course fees.

Cancellation and Curtailment Cover:

- If you have to cancel or curtail your study due to accident, illness or sickness, you can claim back the costs of prepaid travel and accommodation expenses.

Medical Cover:

- Medical cover including emergency medical and dental treatment costs.
- Repatriation to your home country if you are seriously ill or injured.
- Bringing a relative to the student's location to visit following a medical emergency.

#### PRINCIPAL EXCLUSIONS

General

- The first £50 of each and every claim per incident claimed for by each beneficiary, except for claims under personal liability, personal accident and legal expenses, where no excess applies.

Cancellation or curtailment charges

- Any circumstances known prior to booking the trip that could reasonably be expected to give rise to a claim.

Emergency medical and other expenses

- Treatment or surgery which in the opinion of the medical practitioner in attendance can wait until a beneficiary's return home.
- Medication, which prior to departure is known to be required.

#### SUMMARY OF COVER

It is important that you understand the key components of your Student Cover policy while you're studying in the UK. In the event that you need to make a claim, it is important to understand exactly what you're covered for and to what extent you are covered under your Student Cover policy.

The table below displays a summary of the maximum amounts which are payable under each section:

COVER TYPE	Standard Cover	Premium Cover
Cancellation or Curtailment Charges	£3,000	£3,000
<b>EMERGENCY MEDICAL &amp; OTHER EXPENSES</b>		
Emergency Medical Expenses	£2,000,000	£2,000,000
Emergency Dental Treatment	£500	£500
Counselling if student suffers PTSD	£300	£300
Personal Accident	£30,000	£30,000
<b>BAGGAGE</b>		
Baggage (Including Valuables)	£3,000	£3,000
Single Article Limit	£500	£1,000
Valuables Total Limit	£500	£1,000
<b>PERSONAL MONEY, PASSPORT &amp; DOCUMENTS</b>		
Currency Notes and Coins	£100	£100
Other Money and Documents	£100	£100
Passport	£500	£500
Personal Liability	£1,000,000	£1,000,000
Missed Departure	£250	£250
Overseas Legal Expenses & Assistance	£10,000	£10,000
Course Fees	£16,000	£20,000
Excess	£50	£50

**Please Note:** All premiums shown are inclusive of Insurance Premium Tax at the current rate.

The beneficiary **MUST** be aged under 66 years old at the time of departure. Cover under Personal Accident (other than death benefit) are not available to anyone 65 or over.

#### HOW MUCH DOES IT COST:

Duration of Stay	Premium: Standard Cover	Premium: Premium Cover
0 to 6 Months	£200.00	£300.00
6 to 12 months	£380.00	£570.00
12 to 24 months	£620.00	£930.00

**1 Why do I need insurance?**

Your safety is our primary concern. Furthermore, having insurance will offer peace-of-mind to both students and families before starting out on their studies.

**2 What does the insurance cover?**

For full details of what is covered by the insurance policy, please refer to the policy document. The insurance will cover many unforeseen events and conditions that would affect the beneficiaries health, finances or long-term well-being.

**3 Is there anything the insurance does not cover?**

Yes, as with all insurance policies there are a number of general exclusions listed in the group policy under 'general exclusions' which should be read carefully in addition to the 'What is not covered' sections of the group policy. Please also note that under most sections of the group policy the beneficiary will be responsible for paying the first £50 of each and every claim. It is the responsibility of the beneficiary to read and ensure that they understand the group policy.

**4 How to make a claim**

How to make a claim or request assistance in the event of medical emergency

All medical claims are handled by our emergency assistance service who operate a 24/7 operation for medical emergencies. Contact the emergency assistance service on telephone number: +44 (0)1243 621058

How to make a non medical claim

All non medical claims are handled by Endsleigh under a delegated authority – telephone number

in the UK: 0800 923 4046

from abroad +44(0) 1242 217301

Alternatively:

Email: [travel.claims@endsleigh.co.uk](mailto:travel.claims@endsleigh.co.uk) or

Web: [www.endsleigh.co.uk/claim-centre/](http://www.endsleigh.co.uk/claim-centre/)

The travel claim form - [www.endsleigh.co.uk/personal/travel-insurance/forms/travel-claim-form/](http://www.endsleigh.co.uk/personal/travel-insurance/forms/travel-claim-form/)

**5 If I need to make a claim, when should I make it?**

Claims should be made as soon as possible after the date of the incident for which the beneficiary is claiming. Claims must be made within 31 days of the incident.

**6 What should I do if my baggage, money, passport or travel documents are lost, stolen or damaged?**

The beneficiary must report to the local Police in the country where the incident occurred within 24 hours of discovery, or as soon as possible after that and obtain (at their own expense) a written report of the loss, theft or attempted theft of all Baggage.

If Baggage is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or the beneficiary's accommodation provider the beneficiary must report to them, in writing, details of the loss, theft or damage and obtain (at their own expense) written confirmation of the loss. If Baggage is lost, stolen or damaged whilst in the care of an airline the beneficiary must

a) obtain a Property Irregularity Report from the airline.

b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).

c) retain all travel tickets and tags for submission if a claim is to be made under this group policy.

The beneficiary must provide (at their own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help the beneficiary to substantiate their claim.

**7 Who will deal with an insurance claim once it has been reported?**

We realise that when a claim is made it is a very stressful time. A dedicated team of travel claim handlers will make the claim as stress free as possible and help to answer any questions there may be.

**8 Can the school staff assist me with making claims and in emergencies?**

All claims must be made by telephoning either of the numbers above in section entitled "how to make a claim" or online, or via email, depending upon the nature of the claim, staff can help make this call if required.

**9 Is there a refund if I have travelled but do not make a claim within the period of insurance?**

There is no refund due even if no claims are made during the period of insurance.

**10 What is the period of cover?**

Cancellation cover is operative from the time you are accepted for cover and shall terminate when you leave your home to commence your trip. For all other sections of the group policy, the insurance commences when you leave your home to commence the trip and terminates at the time of your return to your home in your home country on completion of the trip.

**11 What type of activities would I be covered for while I am abroad?**

Over 100 sports and activities are automatically included for no additional charge and most are covered in full however often they are undertaken during the trip. Please see the group policy document for further information.

**12 Am I covered for taking part in amateur competitions? (Such as a football tournament?)**

Unless otherwise stated in the group policy documentation, cover is available for amateur sports competitions.

**13 If I no longer want cover under the group policy, will I get a refund?**

You may withdraw from participation in the group policy at any time by giving notice of that intention to the group policyholder. Any return of premium will be calculated from the date such participation ceases, provided you have not travelled or been the subject of a claim during any period for which cover was provided, in which case no refund will be due. We reserve the right to charge a reasonable administration fee.

(Please note: Cancellation cover is operative from the time you are accepted for cover. Therefore, if you withdraw from participation in the group policy you will be charged for the period between being accepted for cover and your travel departure date).

**14 What is an adjustment and when is it required?**

An adjustment is when the beneficiary requires details of their cover to be changed. This could include changing the departure date, duration or increasing the cover levels.

**15 Am I covered if I have a medical condition?**

Please refer to Eligibility Information for details on pre-existing medical conditions.

**16 Why does Cambridge Education Group use this group policy over other insurance policies?**

Endsleigh, the provider of the group policy, has been insuring students for over 50 years. They have a reputation in the UK as being one of the premier providers of insurance for students which comes from being able to draw on that wealth of experience.

**IMPORTANT NOTE**

Listed above are some of the most frequently asked questions about the student insurance policy. This only covers some sections of your students cover and it is the responsibility of the student to read the policy carefully to ensure that they are entirely satisfied with the cover.



## COMPLETE THE APPLICATION

We will add the cost of your chosen policy to your student account for payment and send you the policy documents via email.

I declare the answers given to questions asked in the application form are true and complete to the best of my knowledge and belief. I agree that the fees for the insurance will be added to the invoice for the trip.

I have read and accepted these statements to confirm eligibility

I have read and agreed to these important conditions relating to health

Confirm Cover:	<input type="radio"/> Standard	<input type="radio"/> Premium
Confirm Duration:		
<input type="radio"/> 0 to 6 Months	<input type="radio"/> 6 to 12 months	<input type="radio"/> 12 to 24 months
Signature		
Print Name		
Date of Birth:		
Age at the point of departure:		
Travelling from:		
Travelling to:		

Cambridge Education Group is an appointed representative of Endsleigh Insurance Services Limited, which is authorised and regulated by the Financial Conduct Authority (<http://www.fca.org.uk/register>).

Endsleigh Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. This can be checked on the Financial Services Register by visiting its website at [www.fca.org.uk/register](http://www.fca.org.uk/register).

Endsleigh Insurance Services Limited.  
Company No. 856706 registered in England  
at Shurdington Road, Cheltenham Spa,  
Gloucestershire GL51 4UE.

## DECLARATION

### Travel Eligibility Statements

You and anyone accepted for cover under this group policy (the beneficiary) are:

- Registered under the healthcare system in your home country
- Registered with a Medical Practitioner in the United Kingdom if covered under this policy for 6 months or more
- Travelling from and returning to your home country

You and anyone accepted for cover under this group policy (the beneficiary) is 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.

### Important conditions relating to health

You and anyone accepted for cover under this group policy (the beneficiary) MUST comply with the following conditions to have full protection of this group policy. If they do not comply this group policy may be cancelled or a claim may be refused or the amount of any claim payment reduced.

It is a condition of this group policy that you and anyone accepted for cover under this group policy (the beneficiary) will not be covered for any claims arising directly or indirectly from:

#### A At the time of being accepted for cover:

1. Any medical condition the beneficiary has or has had for which:
  - a) Symptoms or diagnosis has occurred within the last 12 months or
  - b) There has been a change in treatment (including medication, dosage, surgery, tests, investigations or diet) in the last 12 months.
2. Any medical condition where the beneficiary, their close relative\* or a close business associate\*\*:-
  - a) Are waiting for an operation, hospital consultation (other than for regular checkups), or other hospital treatment or investigation.
  - b) Have within the last 6 months, been seen by a specialist (other than for regular checkups), had an operation or other hospital treatment or investigation.
  - c) Have received a terminal prognosis.
  - d) Have not had a diagnosis.
3. Any circumstances the beneficiary is aware of that could reasonably be expected to give rise to a claim on this group policy.

#### B At any time:

1. Any medical condition the beneficiary has in respect of which they are travelling against medical advice or for which they are travelling to obtain medical treatment abroad.
2. Any medical condition for which the beneficiary is not taking the recommended treatment or prescribed medication as directed by a medical practitioner.
3. The beneficiary travelling against any health requirements stipulated by the carrier, their handling agents or other public transport provider.

\* Close relative – means mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, partner, civil partner or fiancé fiancée.

\*\* Close business associate -means any person whose absence from business for one or more complete days at the same time as the beneficiary's absence prevents the proper continuation of that business.

The beneficiary MUST give full and true answers to all questions. If they do not do so, this insurance cover may not protect them in the event of a claim.

## IMPORTANT INFORMATION

This Policy is administered by Endsleigh Insurance Services Ltd and underwritten by Zurich Insurance plc. Endsleigh will share the personal details the group policy holder and beneficiaries provide with Zurich Insurance plc. To administer this group policy Zurich Insurance plc will hold and use information about the group policyholder and beneficiaries supplied by them and by medical providers. Zurich Insurance plc may send it in confidence for processing in the Zurich Insurance plc group (or to other companies acting on Zurich Insurance plc instructions) including those located outside the European Economic Area, however, Zurich Insurance plc has taken appropriate steps to ensure the same (or equivalent) level of protection of information in other countries as there is in the EU. Applications for further information should be addressed to the Group Data Protection Officer at Zurich Insurance plc.



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Fax: +44 1223 346181  
admissions@ceg-uk.com

## THE ENDSLEIGH GROUP OF COMPANIES ["Endsleigh, we, us"] PRIVACY POLICY.

It is Endsleigh's policy to take all necessary steps to ensure that personal data held is processed fairly and lawfully in accordance with the Data Protection Act 1998 ("the Act"). We hold personal data relating to the group policyholder and any beneficiary in connection with insurance products and services we provide to the extent we are permitted by law, personal data provided to, or obtained by, us will be used for the purpose of providing products and services the group policyholder and any beneficiary have requested. It may also be shared within other Endsleigh group companies, (full details of which are available on request), as well as carefully selected third parties who have products and services that we think may be of interest to the group policyholder and beneficiaries. In the process of gathering the group policyholder and beneficiary's details we may collect sensitive information such as about health or in relation to motoring offences. If the group policyholder and beneficiaries purchase products or services from us, they will have given us their consent to use this personal data as detailed in this Privacy Policy. We may wish to contact them from time to time by telephone, e-mail or post about other products and services that may be of interest to them. If at any time the group policyholder and beneficiaries do not wish to receive this information then please write to Endsleigh's Group Data Protection Office at:- Endsleigh Insurance Services Limited, Shurdington Road, Cheltenham, Glos, GL51 4UE. Under the Act, as a data subject, the group policyholder and beneficiaries are granted certain rights. If they group policyholder and beneficiaries would like to know what information we hold about them they can write to us as above. We may charge a statutory administration fee to comply with their request. Should the group policyholder and beneficiaries have any other queries in connection with data protection then please contact Endsleigh's Group Data Protection Officer as above.

### COMPLAINTS PROCEDURE

We aim to provide a high level of service and pay claims fairly and promptly under the terms of the group policy. If the beneficiary is unhappy with any aspect of our service, please contact, in the first instance the person who originally dealt with the enquiry. Alternatively we can be contacted by: Telephone: 0800 085 8698 Post: Customer Liaison Department, Endsleigh Insurance Services Limited, Shurdington Road, Cheltenham, Gloucestershire GL51 4UE.

If the beneficiary remains dissatisfied they have the right to ask the Financial Ombudsman to review their case. The Ombudsman can be contacted at the following address:- The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR.

### WHAT IF I CHANGE MY MIND?

The beneficiary may withdraw from participation in the group policy at any time by giving notice of that intention to the group policyholder. Any return of premium will be calculated from the date such participation ceases, provided the beneficiary has not travelled or been the subject of a claim during any period for which cover was provided, in which case no refund will be due. We reserve the right to charge a reasonable administration fee.