

OxfordSure Student Insurance

Peace of mind for the international student

Cover Details

Short Stay means a programme of less than 6 months

"What am I covered for if I have a medical problem?"

	Short Stay	Long Stay
If you are taken ill or have an accident we will pay your medical bills. The additional cost of repatriation home if medically necessary, or back to the UK if elsewhere abroad. The cost of hospital/nursing home charges.	£2,000,000	See below
If you are taken ill or have an accident we will pay your medical bills and hospital costs that are not covered by the National Health Service.	See above	£2,000,000
The additional costs of repatriation home if medically necessary, or back to the UK if elsewhere abroad, plus including the cost of return to the UK to continue your studies (including returning home if a relative is ill).	No Cover	£5,000
In the event of your death we will either repatriate your body or ashes or pay the funeral costs in the UK.	£3,000	£5,000
Emergency dental treatment for the immediate relief of pain.	£250	£500
Reasonable travelling and accommodation expenses for a friend or relative who on medical advice must stay with you.	£3,000	See below
The cost of bringing a relative to the UK to visit you following a medical emergency.	See above	£5,000

What if I take the Private Medical option?"

	Short Stay	Long Stay
All of your medical emergencies will be immediately treated privately.	No Cover	£2,000,000

"What cover do I have if I have an accident or I am attacked or mugged?"

	Short Stay	Long Stay
Payment for permanent loss of or loss of use of limbs or senses or death.	Up to £30,000	£30,000

"What cover do I have while travelling to and from home at the beginning or end of term?"

	Short Stay	Long Stay
You will be reimbursed if your luggage is lost, stolen or accidentally damaged.	No Cover	£1,000
We will help replace your passport, tickets and other travel documents if they are lost or stolen.	No Cover	£500
Money stolen either from your person or locked away will be replaced.	No Cover	£100

"What will you do if I get robbed or my luggage is lost or accidentally damaged?"

	Short Stay	Long Stay
You will be reimbursed if your luggage is lost, stolen or accidentally damaged.	£1,000	No Cover
We will help replace your passport, tickets and travel documents.	£100	No Cover
Money stolen either from your person or locked away will be replaced.	£500 (cash £50)	No Cover

"What if I need some legal help?"

	Short Stay	Long Stay
If you accidentally injure someone, or damage their property we will cover your legal liability to pay damages.	£1,000,000	£1,000,000
Advice and assistance to take legal action is covered.	£10,000	£10,000

"What happens if I have to cancel my course or I have to come home early?"

	Short Stay	Long Stay
If you have to cancel or cut short your study in the UK due to accident, illness or bereavement we will cover your costs.	£3,000	No Cover

"Are my course fees covered?"

	Short Stay	Long Stay
If you have to cancel your course or cut it short or repeat it due to accident, illness or sickness of yourself or an immediate relative we will reimburse your prepaid course fees proportionately.	£5,000	£8,000

"A delay could cost me money?"

	Short Stay	Long Stay
We will cover you if you are delayed on your first inward journey to the UK, subject to you buying this policy prior to departure.	£250	No Cover

Principle Exclusions

General

- The first £40 of each claim for medical expenses, personal possessions and luggage, cancelling your trip or cutting it short, legal expenses and course fees. (Short Stay)
- The first £40 of each claim for medical expenses, luggage, legal expenses and course fees. (Long Stay)
- Any expenses which you would have incurred in the normal course of your trip
- Any consequence arising directly or indirectly from the transmission of Human Immunodeficiency Virus (HIV) and/or any HIV related illness
- Any claim arising from suicide, self injury, alcohol or drugs or any wilful exposure to needless peril

Medical Expenses

- Pregnancy or childbirth
- Any treatment that could reasonably be delayed until your return home
- Cosmetic surgery, chiropractic treatment, osteopathy or vaccinations
- Mental or nervous illness
- If you travel against the advice of a medical practitioner
- Any condition for which diagnosis or treatment has been received during the previous 12 months

Personal Accident

- Any persons aged over 66 years or over when the incident giving rise to a claim occurred
- Pregnancy or childbirth
- Mental or nervous illness
- If you travel against the advice of a medical practitioner
- Any condition for which diagnosis or treatment has been received during the previous 12 months

The following Dangerous Sports are excluded:

base jumping; big foot skiing**; bobsleigh/skeleton/luge**; bouldering*; canyoning*; cliff diving; competitions*; expeditions or trekking*; free climbing; glacier crossing*; heliskiing**; hunting or shooting of any kind; ice caving; ice hockey**; motor rallying*; mountaineering or outdoor rock climbing*; overlanding*; piloting an aircraft*; polo*; power boating*; professional sports; safaris using guns; scuba diving over 30m*; ski acrobatics; skiing or snowboarding; ski jumping; ski stunting; snow mobiles/skidoos**; snow shoeing**; solo pot holing; solo rock climbing; solo sea sailing; speed skating*; stunt flying and aerobatics; tobogganing**; yachting out of territorial waters*

Activities marked * can be covered by an alternative policy on request.

Luggage

- Any single item worth more than £200 or total value of items up to £300 (long stay or £250 short stay).
- Sports equipment in use
- Valuables unattended unless left with a travelling companion
- Cycles and contact lenses

Liability

- Liability for any business or professional activity
- Any claim related to dangerous sports (see list above)
- Control or use of motorised vehicles, watercraft or aircraft

Cancellation

- You failing to allow sufficient time to reach your destination point.

Further Information: Features

long stay is up to 12 months, short stay is up to 6 months.

- Long stay insurance cover for up to 12 months or short stay cover for up to 6 months.
- Short stay cover applies in the UK and Europe if part of your course plus inward and outward direct trip home.
- Long stay cover applies anywhere in the UK, anywhere in the world if part of your study course, and whilst travelling to and from home at the start and end of term.
- Holidays in the UK at the beginning and end of study period covered - as long as included in the period of insurance. (short stay only)
- Private medical cover option (long stay only).
- Double fees reimbursement cover option (long stay only).
- Most sports and activities included and at no extra cost.