



# your statement of insurance

## block international student travel insurance

<b>policyholder:</b>	<b>Oxford Royale Academy</b>	<b>issued on: 1<sup>st</sup> September 2013</b>
<b>policy number:</b>	<b>IL9 0073130</b>	<b>reason for issue: new business</b>

This Statement of Insurance forms part of your block international student travel insurance Policy. Please check these details carefully and let us know immediately of any errors.

### your details

<b>policyholder</b>	Oxford Royale Academy
<b>address</b>	The Punt House, St Catherine's College, Manor Road, Oxford, OX1 3UJ

### your cover

<b>period of cover</b>	<b>for bookings made between 1st September 2013 until 31st October 2014</b>
<b>cover section</b>	<b>insurer</b>
block international student studying in the UK	Inter Partner Assistance
private emergency medical expenses	Inter Partner Assistance

### about your trip

All persons must be registered under the health care system in Your Home Country. For study in the United Kingdom, all persons covered under this policy for 6 months or more must be registered with a Medical Practitioner in the United Kingdom.

Cover applies whilst you are studying in the UK and is automatically extended at the beginning and end of each academic term whilst the insured person(s) are making a direct trip to and from their home. Cover is also extended outside the UK if travel is a required part of the insured persons(s) study course.

Cover is also extended for leisure trips to Europe to a maximum of 21 days during the period of insurance.

### your cover - more details

#### Block International Student Studying in the UK

#### Private Emergency Medical Expenses

## about your obligations

It is important that you check that the information given in your Statement of Insurance is, to the best of your knowledge and belief, complete and correct as this forms the basis of your insurance contract.

You must tell us immediately if at any time any of the information is incorrect or changes. Failure to do so may result in your insurance no longer being valid and claims not being met or not being met in full. If in doubt about any change please contact us as soon as possible.

Please refer to the conditions in your policy wording for details of how any changes in circumstances may affect your insurance.

## excesses and special terms and conditions applicable to your whole policy

You are responsible for paying the first part of each and every claim per incident claimed for under each section of the policy for each insured person. The standard excesses payable in the event of a claim are shown within your policy wording document.

No special terms and conditions apply to this policy.

## declarations you have made

You declare that to the best of your knowledge all the information provided in connection with this proposal is correct and complete.

You agree that this proposal is for insurance in the normal terms and conditions of the Insurer's policy and shall be incorporated in and form the basis of the contract.

You agree to the important conditions in relation to health shown within your policy wording document.

You and anyone named on the policy are:

Registered under the health care 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 named on the policy are 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.

# Status Disclosure

## about your insurers

### Inter Partner Assistance

10/11 Mary Street, Dublin 1, Ireland

Inter Partner Assistance's a branch of Inter Partner Assistance S.A., Avenue Louise 166 bte 1, 1050 Brussels, a Belgian company authorised by the Banking, Finance and Insurance Commission of Belgium, registration 0487. Your rights under the FSCS are not affected by this.

## about our services

If you make any changes to your insurance policy or request a set of replacement documents an administration fee of £5.00 will be charged each time. Our current fee for payment by credit card is 1.5%. We reserve the right to change our credit card fee without prior notice. This charge does not apply to debit cards.

Endsleigh Insurance Services Limited, Shurdington Road, Cheltenham, GL51 4UE is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 304295. You can check this on the Financial Services Register by visiting the FCA's web site <http://www.fsa.gov.uk/register/firmSearchForm.do> or by contacting the FCA on 0800 111 6768. Zurich Holdings (UK) Ltd owns 100% of our share capital.

Any information we provide you with does not constitute advice or a personal recommendation and you agree to make your own choice about how to proceed. We may ask questions to narrow down the selection of products that we will provide information on. We work with a panel of insurance undertakings to provide your insurance at the lowest price based on your requirements.

The parties to a contract of insurance covering a risk situated in the United Kingdom are permitted to choose the law applicable to the contract. Your motor insurance policy is governed by English law. English law will also apply prior to the conclusion of your contract of insurance.

In the event of you wanting to make a claim against your policy, Endsleigh will be acting on behalf of the insurer in negotiating and settling the claim with you. To make a claim, phone us on the telephone number detailed in the 'How to make a claim' section in the key facts.

## policy summary

# block international student travel insurance

**policyholder: Oxford Royale Academy**

**reference no: IL9 0073130**

This summary contains the key features of your block international student travel insurance policy. It does not contain the full terms and conditions, which can be found in your block international student travel insurance policy.

It is particularly important that you read the sections on key exclusions. You must review your cover regularly and inform us of any additional information or if any material facts contained in the Statement of Insurance alter in any way. Cancellation cover starts from the date of issue, all other cover is for 356 days.

**Conditions** - It is essential that you refer to the Important conditions relating to health section in the policy wording as failure to comply with these conditions may jeopardise your claim or cover. If you are travelling to Australia and you require medical treatment you must enrol with a local Medicare office.

**Age Eligibility** - This policy is not available to anyone aged 86 or over.

### block international student insurance

insured by Inter Partner Assistance

#### key benefits

- **Extended Cover** - Cover applies whilst you are studying in the UK and is automatically extended at the beginning and end of each academic term whilst you are making a direct trip to and from your home. Cover is also extended outside the UK if travel is required for your study course. Cover is also extended for leisure trips to Europe to a maximum of 21 days during the period of insurance.
- **Emergency and medical service** - Medical expertise to arrange emergency medical assistance or transport home following an accident or illness or if you are informed of a serious illness of a close relative at home whilst studying in the UK.
- **Section 1, Cancellation or curtailment charges** - Cover for costs against unavoidable or necessary cancellation or curtailment of the trip before completion due to, death, bodily injury or illness. The maximum we will pay under this section is £3,000 per person.
- **Section 2, Emergency medical and other expenses** - Emergency medical, surgical, hospital, ambulance and nursing fees up to £2,000,000.
- **Section 4, Personal accident** - Up to £30,000 for death, loss of limb or sight and permanent total disablement, subject to age - Please refer to policy wording for full details of the cover available.
- **Section 5, Baggage** - Accidental loss, theft or damage to baggage (excluding golf equipment) up to £1,000. Up to £200 for any one article and up to £300 for all valuables - Please refer to the policy wording for the definition of valuables. Cover is only applicable during direct trips to and from your home country at the beginning and end of each academic term or outside the UK if travel is a required part of your study course.
- **Section 6, Personal money, passport and documents** - Accidental loss, theft of or damage to personal money including foreign currency up to 72 hours prior to departure - Please refer to policy wording for full details of the cover available. Up to £500 for reasonable additional costs for travel and accommodation incurred whilst obtaining a replacement passport or visa abroad. Cover is only applicable during direct trips to and from your home country at the beginning and end of each academic term or outside the UK if travel is a required part of your study course.
- **Section 7, Personal liability** - for any compensation you become legally liable to pay up to £1,000,000.
- **Section 8, Missed departure** - Up to £250 for additional room only accommodation and travel expense should you miss your departure due to the failure of public transport or an accident or breakdown of the vehicle you are travelling in or strike.
- **Section 9, Overseas legal expenses and assistance** - Legal expenses and costs in pursuit of a civil action up to £10,000.
- **Section 10, Course fees** - Up to £8,000 for costs against unavoidable or necessary cancellation or curtailment of your course before completion due to, death, bodily injury or illness.

## key exclusions

General exclusions applicable to all sections of the policy

- War risks, civil commotion, terrorism, (except under sections 1, 2 and 3 unless caused by nuclear, chemical or biological attack), sonic bangs, radioactive contamination.
- Wilful, self inflicted injury, solvent, drug or alcohol abuse.
- Unlawful actions and any subsequent legal proceedings brought against you.
- Travel to a country or specific area or event which the Foreign and Commonwealth office or the World Health Organisation has advised the public not to travel to.

See your policy : *Section 1 - What is not covered*

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

See your policy : *Section 2 - What is not covered*

- Treatment or surgery which in the opinion of the medical practitioner in attendance can wait until your return home.
- Medication, which prior to departure is known to be required.
- Expenses incurred as a result of a tropical disease where the required inoculations have not been undertaken.
- Outpatient treatment

See your policy : *Section 5 - What is not covered*

- Valuables left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation. See your policy :
- Baggage contained in an unattended motor vehicle between 9 p.m. and 9 a.m. or between 9 a.m. and 9 p.m. unless it is in a locked boot or covered from view in a locked car.
- Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment and other items are excluded - See your policy wording for the full list.

*Section 6 - What is not covered*

- Personal money or your passport left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.
- Loss or theft of traveller's cheques where you have not complied with the issuing agents conditions.

See your policy : *Section 7 - What is not covered*

- Pursuit of any trade, business or profession, or the ownership, possession or use of any vehicles, aircraft or mechanically operated watercraft.

See your policy : *Section 8 - What is not covered*

- Strike or industrial action publicly known by the date the insurance is purchased by you.

See your policy : *Section 10 - What is not covered*

- Course fees unless the College, University or Accredited Language School confirms in writing that the course or any part of it needs to be repeated.
- Any circumstances known prior to booking the trip that could reasonably be expected to give rise to a claim.

## excess

Your excess is the amount of each claim which you pay.

- Under sections 1, 2, 5, 6, 8 and 10 the first £50 of each and every claim per incident claimed for per section by each insured person.

## private emergency medical expenses

insured by Inter Partner Assistance

### key benefits

- Section 3, Private emergency medical expenses - Private medical, surgical, hospital, ambulance and nursing fees up to £2,000,000..

### key exclusions

See your policy : *Section 3 - What is not covered*

- Treatment or surgery which in the opinion of the medical practitioner in attendance can wait until your return home.
- Medication, which prior to departure is known to be required.
- Expenses incurred as a result of a tropical disease where the required inoculations have not been undertaken.
- Outpatient treatment.

### excess

Your excess is the amount of each claim which you pay.

- The first £50 of each and every claim per incident claimed for under this section by each insured person.

## how to make a complaint

If you wish to make a policy or service complaint, in the first instance, please contact the person or department you originally dealt with. They will aim to resolve your complaint on the same day. Alternatively you can contact us:

**by phone** 0800 085 8698

**by post** Customer Liaison Department  
Endsleigh Insurance Services Ltd.  
Shurdington Road,  
Cheltenham GL51 4UE

For any claims related issues please refer to your claims correspondence for contact details.

You may at any time contact the head of customer care at AXA Travel Insurance at the following address:  
Head of Customer Care, AXA Travel Insurance, The Quadrangle,  
105-118 Station Road, Redhill, RH1 1PR  
email: [customer.support@axa-travelinsurance.com](mailto:customer.support@axa-travelinsurance.com)

If we cannot settle your complaint, you have the right to ask the Financial Ombudsman Service to review your case. Contacting the Ombudsman will not affect your rights to take legal action against us.

## Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you.

Further information is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting the FSCS directly on 0800 678 1100.

## how to cancel

### Fees and charges

#### **cancellation:**

It is IMPORTANT to know that we will not refund your premium if there has been a claim on your policy which your insurer will have to settle.

If a refund is processed within 30 days of the original payment being made we will usually refund the credit or debit card originally used to pay the deposit or annual premium, even if this wasn't your card. If an outstanding amount is payable by you, unless you contact us to make alternative payment arrangements, we will collect the payment owed to us using the debit/credit card details you provided us with when you took out the policy.

You can cancel your policy by contacting us on 0800 121 6560.

If you cancel your travel insurance policy within the 14 day cooling off period and your policy has not started you will receive a full refund of premium but we will charge an administration fee of £5.00.

If you cancel your travel insurance policy within the 14 day cooling off period and your policy has started a charge will be made based on the number of days you have had cover. We will also charge an administration fee of £20.00.

#### **cancellation fee:**

If you cancel more than 14 days after purchasing your policy, a charge will be made based on the number of days you have had cover. We will also charge a cancellation fee of £20.00.

There will be no refund for any additional optional cover.

#### **administration fee:**

If you make any changes to your travel insurance policy or request a set of replacement documents an administration fee of £25.00 will be charged each time.

Our current fee for payment by credit card is 1.5%. We reserve the right to change our credit card fee without prior notice. This charge does not apply to debit cards.

## how to make a claim

**Claims can be reported 24 hours a day, via Our website:**

**[www.endsleigh.co.uk](http://www.endsleigh.co.uk)**

To make a claim by phone:

block international student in the UK: **+44(0) 844 472 2502**

medical assistance **+44(0) 845 271 4472 (24hr)**

For customers who are in a country that does not accept the above international phone number, they can call: **+44(0) 203 060 9671 (24hr)**

legal expenses **+44(0) 870 350 5716 (24hr)**