statement of insurance

group policy travel insurance

international student studying in the UK

group policyholder:	**Oxford Royale Academy**	**issued on: 1st September 2016**
policy number:	**IL9 0088922**	**reason for issue: new business**

This statement of insurance forms part of the group policy travel insurance. Please check these details carefully and let us know immediately of any errors.

group policyholder details

group policyholder	Oxford Royale Academy
address	The Punt House, Manor Road, Oxford, OX1 3UJ

cover

policy term	For bookings made between 1st September 2016 until 31st August 2017 with all travel having been completed by 31st August 2019.
group policy international student studying in the UK	**insurer** Zurich Insurance plc
trip	Beneficiaries are covered for trips booked within the policy term that are completed by 31st August 2019 for which the appropriate premium has been paid and for which they have been accepted for cover.
beneficiary	Each person travelling on a trip arranged by the group policyholder who is eligible to be covered under this group policy and for which details have been provided to us by the group policyholder.
cover area	Beneficiaries are covered for travel to the destination for which the appropriate premium has been paid and for which they have been accepted for cover.

beneficiaries

Beneficiaries receive cover benefits by virtue of the group policy issued to the group policyholder. Only the group policyholder has direct rights against the insurer. The benefits received by the beneficiaries do not give them direct rights under this group policy of insurance but enable them to receive the benefits described below. Beneficiaries must notify us of any incident that they feel could give rise to a claim under these terms and conditions. Strict compliance with these terms and conditions is required if the beneficiaries are to receive their benefits.

All beneficiaries must be registered under the health care system in their home country. For study in the United Kingdom, all persons covered under this group policy for 6 months or more must be registered with a medical practitioner in the United Kingdom.

Cover applies whilst a beneficiary is studying in the UK and is automatically extended at the beginning and end of each academic term whilst they are making a direct trip to and from their home. Cover is also extended outside the UK if travel is a required part of a beneficiary's study course. Cover is also extended for leisure trips to Europe to a maximum of 21 days during the period of cover.

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

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cover - more details

International student studying in the UK – table of benefits

The following is a summary of cover only and the group policy is subject to terms, conditions, limits and exclusions. Please refer to the applicable sections of the group policy wording. The benefits set out below are the maximum amount we will pay under each section per beneficiary per trip unless otherwise noted.

Section	Benefits	Maximum Amount	Excess
1	**Cancellation or curtailment charges**	£3,000	£50
	Excursions	£250	
2	**Emergency medical & other expenses**	£2,000,000	£50
	Emergency dental treatment	£500	
3	**Private medical emergency cover**	£2,000,000	£50
4	**Personal accident**		£0
	i. Death benefit (aged under 16)	£1,000	
	Death benefit (aged 16 to 64)	£30,000	
	Death benefit (aged 65 and over)	£1,000	
	ii. Loss of limbs or sight (aged under 65)	£30,000	
	iii. Permanent total disablement (aged under 65)	£30,000	
5	**Baggage**		
	Baggage (including valuables)	£1,000	£50
	a) Single article, pair or set limit	£200	
	b) Valuables limit in total	£300	
6	**Personal money, passport & documents**		£50
	1. a) Currency notes and coins	£100	
	b) Other personal money and documents	£100	
	2. Passport or visa	£500	
7	**Personal liability**	£1,000,000	£100
8	**Missed departure**	£250	£50
9	**Overseas legal expenses & assistance**	£10,000	£0
	Aggregate limit	£50,000	
10	**Course fees**	£8,000	£50
	Professional counselling	£300	

Sports and activities covered

Please refer to the general exclusions in the group policy wording with reference to participation in or practice of sports and activities.

No cover under section 7 – Personal liability for pursuit of any business, trade, profession or occupation.

In addition to the list of sports and activities detailed in the group policy wording, there are no other sports and activities covered under this group policy.

policy endorsements

Endorsement to group policy wording

Details of the changes to the group policy wording are shown below. The sections shown replace or change those of the same name in the Statement of Insurance or any previously issued endorsements. This should be read in conjunction with the group policy wording.

Changes to cover:

Introduction

Residency

This group policy is also available to United Kingdom residents if the beneficiary is 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. The beneficiary must be registered with a medical practitioner in the United Kingdom.

obligations

It is important that the group policyholder checks that the information given in the Statement of Insurance is, to the best of their knowledge and belief, complete and correct as this forms the basis of the insurance contract.

Each beneficiary must tell the Group Policyholder immediately on finding that any information in relation to their cover under this group policy has changed. The group policyholder must tell us immediately if at any time any of the information is incorrect or changes. Failure to do so may result in the 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.

All beneficiaries should refer to the conditions in the group policy wording for details of how any changes in circumstances may affect their cover under this insurance.

excesses and special terms and conditions applicable to the whole group policy

Each beneficiary is responsible for paying the first amount of each and every claim under each section for which an excess applies. The standard excesses payable in the event of a claim are shown in the table of benefits.

declarations made

The group policyholder declares that to the best of their knowledge all the information provided in connection with this proposal is correct and complete.

Beneficiaries agree to the important conditions in relation to health shown within the group policy wording document.

Beneficiaries are:

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

Beneficiaries 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.

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Status Disclosure

about the Insurers

Zurich Insurance plc FCA Register No: 203093
Zurich House, Ballsbridge Park, Dublin 4, Ireland
Zurich Insurance plc, is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request.

The group policyholder's rights under the FSCS are not affected by this.

about Our Services

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. The group policyholder can check this on the Financial Services Register by visiting the FCA's web site www.fca.org.uk/register or by contacting the FCA on 0800 111 6768. Zurich Holdings (UK) Ltd owns 100% of our share capital.

Any information we provide the group policyholder does not constitute advice or a personal recommendation and the group policyholder agrees to make their own choice about how to proceed. We may ask questions to narrow down the selection of products that we will provide information on. This insurance meets the demands and needs of persons travelling away from home.

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. This group travel insurance policy is governed by English law. English law will also apply prior to the conclusion of the group policyholder's contract of insurance.

Should the beneficiary require emergency medical assistance abroad or in the event of them wanting to make a legal expenses claim against this group policy, the assistance company or the legal expenses claims handler (as appropriate) will provide the necessary service or arrange settlement of the claim subject to the terms and conditions of the group policy. For all other claims, Endsleigh will be acting on behalf of the insurer in negotiating and settling the claim with them. To make a claim, phone the telephone number detailed in the 'How to make a claim' section of the group policy summary and explain what has happened and when and where the incident took place. If possible, please have the policy number to hand when the call is made.

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endsleigh

group policy summary
international student studying in the UK

policyholder: Oxford Royale Academy **reference no: IL9 0088922**

This summary contains the key features of the group policy. It does not contain the full terms and conditions, which can be found in the group policy.

It is particularly important that the group policyholder and beneficiaries read the sections on key exclusions. Cancellation cover starts from the date the beneficiary is accepted for cover, all other cover is for the duration of the beneficiary's trip.

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

Age Eligibility – This group policy is not available to anyone aged 66 or over. Benefits and excess may be subject to age.

Beneficiary – Each person travelling on a trip arranged by the group policyholder who is eligible to be covered under this group policy.

Policy Term - This group policy is valid from the date stated on the Statement of Insurance. Cover under this group policy is available to each beneficiary from the time that beneficiary is accepted by the group policyholder for the period of cover.

international student insurance

insured by Zurich Insurance plc

key benefits

- Extended Cover - Cover applies whilst the beneficiary is studying in the UK and is automatically extended at the beginning and end of each academic term whilst they are making a direct trip to and from their home. Cover is also extended outside the UK if travel is required for their study course. Cover is also extended for leisure trips to Europe to a maximum of 21 days during the period of cover.
- Emergency and medical service - Medical expertise to arrange emergency medical assistance or transport home following an accident or illness or if a beneficiary is 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 shown in the statement of insurance.
- Section 2, Emergency medical and other expenses - Emergency medical, surgical, hospital, ambulance and nursing fees up to the amount shown in the statement of insurance.
- Section 4, Personal accident - Up to the amount shown in the statement of insurance for death, loss of limb or sight and permanent total disablement, subject to age - Please refer to group policy wording and the statement of insurance for full details of the cover available.
- Section 5, Baggage - Accidental loss, theft or damage to baggage up to the amount shown in the statement of insurance. Up to the amounts shown in the statement of insurance for any one article and for all valuables - Please refer to the group policy wording for the definition of valuables.
- 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 group policy wording for full details of the cover available. Up to the amount shown in the statement of insurance for reasonable additional costs for travel and accommodation incurred whilst obtaining a replacement passport or visa abroad.
- Section 7, Personal liability - for any compensation a beneficiary becomes legally liable to pay up to the amount shown in the statement of insurance.
- Section 8, Missed departure - Up to the amount shown in the statement of insurance for additional room only accommodation and travel expense should a beneficiary miss their departure due to the failure of public transport or an accident or breakdown of the vehicle they are travelling in or strike.
- Section 9, Overseas legal expenses and assistance - Legal expenses and costs in pursuit of a civil action up to the amount shown in the statement of insurance.
- Section 10, Course fees - Up to the amount shown in the statement of insurance for costs against unavoidable or necessary cancellation or curtailment of a beneficiary's course before completion due to, death, bodily injury or illness.

key exclusions

General exclusions applicable to all sections of the group policy

- War risks, civil commotion, sonic bangs, radioactive contamination.
- Terrorism, (except under sections 1, 2 and 3 unless caused by nuclear, chemical or biological attack).
- Wilful, self inflicted injury, solvent, drug or alcohol abuse.
- Unlawful actions and any subsequent legal proceedings brought against a beneficiary.
- 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 the group 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 the group policy: *Section 2 - What is not covered*

- 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.
- Expenses incurred as a result of a tropical disease where the required inoculations have not been undertaken.

See the group policy: *Section 5 - What is not covered*

- Valuables left unattended at any time unless in a hotel safe, safety deposit box or in the beneficiary's locked accommodation.
- 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 the group policy wording for the full list.
- Any loss or theft which is not reported to the police in the country where the incident occurred– see the group policy wording for the full details.

See the group policy: *Section 6 - What is not covered*

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

See the group 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 the group policy: *Section 8 - What is not covered*

- Strike or industrial action publicly known by the date the beneficiary is accepted for cover.

See the group 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

The excess is the amount shown in the statement of insurance of each claim which the beneficiary will pay under each section for which an excess applies.

how to make a complaint

If the group policyholder and/or a beneficiary wish to make a complaint, in the first instance, please contact the person who originally dealt with the enquiry. They will aim to resolve the complaint on the same day. Alternatively the group policyholder and/or a beneficiary can contact us:

by post	Customer Liaison Department Endsleigh Insurance Services Ltd. Shurdington Road, Cheltenham GL51 4UE
by phone	0800 085 8698

If we cannot settle a complaint, the group policyholder and/or a beneficiary has the right to ask the Financial Ombudsman Service to review their case. Contacting the Ombudsman will not affect their rights to take legal action against us.

Financial Services Compensation Scheme

Endsleigh is covered by the Financial Services Compensation Scheme (FSCS). The group policyholder and/or a beneficiary may be entitled to compensation from the scheme if we cannot meet our obligations

Further information about compensation scheme arrangements can be obtained from the FSCS at www.fscs.org.uk

how to cancel

Cancellation:

It is IMPORTANT to know that there will not be a refund of premium if there has been a claim on this group policy which the 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 for this group policy. If an outstanding amount is payable, unless we are contacted to make alternative payment arrangements, we will collect the payment owed to us using the debit/credit card details provided when this group policy was arranged. The group policyholder can cancel this group policy by contacting us on 0800 121 6560.

Fees and Charges

Cancellation Fee:
If the group policyholder wishes to cancel this group policy at any time a charge will be made for any period for which cover applied, unless a beneficiary has travelled or a claim or an incident likely to give rise to a claim has occurred, in which case no refund will be due. We will also charge a cancellation fee of £20.00. There will be no refund for any additional optional cover.

how to make a claim

Claims can be reported 24 hours a day, via Our website: www.endsleigh.co.uk

To make a claim please phone:

international student in the UK:	**0844 472 0454**
from abroad	**+44(0) 1242 217301**
medical assistance	**+44(0) 1243 621058 (24hr)**
legal expenses	**0844 472 0454**
from abroad	**+44(0) 1242 217301**