

## Insurance Product Information Document

**Company (Insurer):** Chubb European Group Plc registered in England and Wales number 1112892 with registered office at 100 Leadenhall Street, London EC3A 3BP. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 202803.

**Product: Student Studyguard Individual Travel Insurance Policy**

**Policy Number: UKBSTC46859**

This document provides a summary of the main coverage and exclusions. It is not personalised to your specific individual needs. Complete pre-contractual and contractual information about this product is provided in the policy schedule and policy terms and conditions.

## What is this type of insurance?

This is a travel insurance policy. It provides cover for emergency medical expenses, cancellation costs, personal property/money losses, and a range of other covers whilst travelling outside your home country to study for a language course or degree level qualification at an accredited school, college or university.



### What is insured?

The primary value of the cover is for medical emergencies and cancellation, with a range of secondary covers included too.

This policy pays benefits, in accordance with the policy wording, in the event that you:-

- ✓ need to cancel your trip before it begins due to unforeseen serious health conditions affecting you; or
- ✓ suffer illness or injury whilst outside your home country; or
- ✓ are delayed en route; or
- ✓ suffer loss or damage whilst outside your home country

The main sections of the policy and benefit levels are listed below, with full details of sub-sections contained in the policy wording.

- ✓ **Section 1. Personal Injury** – up to £15,000
- ✓ **Section 2. Medical** – Medical Expenses up to £1,000,000 (includes emergency dental treatment for pain relief only) - burial/transport costs up to £10,000
- ✓ **Section 3. Personal Belongings** - loss, damage or theft up to £750 overall (total for all valuables £250 - other individual items £250)
- ✓ **Section 4. Money** – Loss of money up to £250 (£100 cash limit) / (loss of passport £250)
- ✓ **Section 5. Disruption** – cancellation & curtailment up to £7,500 - travel delay up to £1,000
- ✓ **Section 6. Personal Liability** - up to £1,000,000



### What is not insured?

- ✗ Travelling to receive medical treatment, travelling against medical advice or if a traveller has a terminal prognosis
- ✗ Medication and/or treatment which is known to be required or continued at the time of travel to the UK
- ✗ Medical expenses incurred in your home country
- ✗ Incidental holiday travel outside Europe and /or in your home country
- ✗ Cancellation due to deciding not to travel, not having an up to date passport, redundancy
- ✗ Any claims for injury, loss or expense as a result of:
  - o participating in winter and aerial sports, hazardous activities (see page 18 of policy document for details); or
  - o valuables left unattended
  - o misuse of alcohol, solvents or drugs; or
  - o suffering from any anxiety state, stress, depression, or any phobia or mental or nervous disorder; or
  - o air travel unless as a fare paying passenger, financial failure of tour operator, travel agent or other operator; or
  - o being refused entry to the UK or country of destination, or having a Visa application refused; or
  - o illegal acts; or
  - o war
  - o Any claims which would result in breaches of UN resolutions or trade or economic sanctions or other laws of the EU, UK or USA.



### Are there any restrictions on cover?

- ! An excess of £50 applies per section for medical expenses, personal belongings/money and trip abandonment
- ! Medical expenses incurred in the UK are limited to costs levied by the National Health Service
- ! Missed Departure is only covered for public transport (e.g. bus, taxi) arriving late at the point of your international departure (e.g. airport, seaport)
- ! Incidental holiday travel inside Europe is limited to 14 days per trip.



## Where am I covered?

- ✓ Worldwide or Europe depending on where you are travelling to when you buy this Policy. The countries that you are travelling from and to are shown in your policy schedule.



## What are my obligations?

### At the start of your policy

To be insured under this policy you must:

- be permanently resident in the European Economic Area and must be under 70 years old and
- be studying for a degree or other recognised qualification at a College or University or studying a language course at a recognised educational establishment body.

### During the period of insurance

- You must supply at your own expense any information, evidence and receipts we reasonably require including medical certificates signed by a Doctor, police reports and other reports following loss or injury
- You must take reasonable care to protect against loss, damage, accident, injury or illness.

### In the event of a claim

- You must notify us as soon as reasonably possible in the event of a claim under this policy and as follows:
  - o Medical Expenses and/or repatriation claims – call Chubb Assistance on +44 (0) 20 3282 0109
  - o All other claims – call +44 (0) 141 285 2999 or email us at [uk.claims@chubb.com](mailto:uk.claims@chubb.com)



## When and how do I pay?

- Premiums are payable in full at the time of buying this insurance. Payment can be made in UK pounds sterling by debit or credit card and by cheque, provided it is drawn on a UK Bank Account.



## When does the cover start and end?

- Cancellation cover starts on the date you book your trip or the 'effective' date shown in your policy schedule if this is later and ends when you begin your trip. Cover for all other benefits starts when you begin your trip and ends when you return home
- Actual policy cover start and end dates are confirmed in your policy schedule.



## How do I cancel the contract?

You may cancel your policy at any time. If you cancel **within 14 days** of receiving your policy documentation, the policy will not have provided any cover and we will refund premiums paid, providing you have not commenced your trip and/or not made a claim. **After 14 days** we reserve the right to charge a premium proportionate for the time cover has been in force.

- Post: Gibbs Denley Insurance Services Ltd, 1st Floor, 8200 Cambridge Research Park, Beach Drive, Cambridge. CB25 9TL
- Email: [info@course-u-can.com](mailto:info@course-u-can.com)
- Phone: 01293 726228 or if calling from outside the UK +44 (0)1293 726228