HOWDEN

How to make a claim on your International Student Travel Insurance

Here's a quick and easy guide on how to report an incident and make a claim on your travel insurance.

Who to notify in the event of a claim

Use the contact details below to report an incident.

Make sure you submit your claim as soon as possible. Please refer to your policy documents for further details.

Your claim will be handled by someone who is acting on behalf of your insurer.

Travel Insurance

Log a claim this way if your claim isn't a medical-related emergency. For example, if you need to claim for losing or having an item of baggage stolen.

+ 44(0) 1202 038 946

Mon-Fri: 8am to 8pm, Sat: 8am to 4pm

claimsservice@cegagroup.com

https://www.howdengroup.com/uk-en/endsleigh-claims

When you take out insurance your college, university or school will provide you with your policy number beginning with the letters 'BI'. Make sure you keep this on you in case you need to make a claim.

Medical Assistance

Log a claim this way in the event of an emergency, for example if you need medical treatment.

+44(0) 1243 621 058

24 hours

Legal Expenses

+ 44(0) 1202 038 946

Mon-Fri: 8am to 8pm, Sat: 8am to 4pm

claimsservice@cegagroup.com

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What information do you need to submit your claim

Using the contact details provided, you can make a claim either by phone or online in the event of a travel insurance or legal expenses claim. Please ensure you have your policy number, full name, date of birth, travel dates, and policy documents to hand.

- Check all the details you have provided are correct.
- Make sure you include all the details about what happened, even if you think something may affect your claim.
- If you make a claim, you'll need to provide evidence to support it.

Your claim will be reviewed

A claims handler will review your claim and let you know if they need any more information. It's important you provide any extra details they ask for. Once the review is complete, they'll confirm the outcome and any payment due.

FAQs

What am I insured for?

- Cancelling or cutting short a trip
- Medical emergency or other expenses
- Lost/damaged/stolen baggage
- Personal money loss and damaged/stolen passport
- Missed departure
- Irrecoverable prepaid course fees

Where am I covered?

You are covered for travel to the UK as part of your studies.

Your cover also includes the following:

- Inward and outward direct trips back home at the beginning and end of each academic term
- Trips outside the UK if part of your course of study
- Leisure trips within Europe for a maximum of 21 days in each policy term

Please refer to your policy documents for full details of cover, including any terms, conditions, exclusions and limits that apply.

How can I submit a complaint if I'm not happy with how my claim was handled?

You should try to speak with the person that originally dealt with your enquiry. They will attempt to resolve the situation within one working day.

Alternatively, you can contact us via the following routes:

By post:
The Complaints Manager
Howden UK Brokers Limited
Unit 2 Des Roches Square
Witney
OX28 4LE

By Phone:
01732 389915

By Email:
complaints.hubl@howdeninsurance.co.uk

Important

Check your policy documents carefully to ensure you understand your insurance protection and your obligations as a policy holder. The purpose of this document is to inform you about the process of submitting a claim. It is not a legally binding document.

Things to remember in case you need to make a claim:

- Don't forget to make a note of your policy number and save the Medical Assistance claims phone number to your phone for the event of an emergency
- Check your policy to make sure you're covered for what you're claiming for
- Check the small print in your policy document to make sure there are no restrictions in the terms and conditions that prevent you from claiming
- If you need to have any medical treatment that is not covered under the NHS, make sure you keep receipts for any expenses incurred
- If you had an existing medical condition when you took out insurance, you may not be covered if you need to make a claim that relates to this condition. Please see the 'Important conditions related to health' section of your policy document for more information
- Within 24 hours of losing or being the victim of a theft, make sure you notify the police and ask for a crime reference number

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