



STUDYCARE INSURANCE GUIDE

TRAVEL, ACADEMIC AND MEDICAL INSURANCE

studygroup.com

THE IMPORTANCE OF INSURANCE

Purchasing an insurance plan comes with a wealth of benefits designed to provide peace of mind should things not go to plan.

WHY YOU SHOULD CONSIDER INSURANCE

Our students' safety is our number one priority. While not mandatory, taking out an insurance policy is strongly recommended. The costs of not being insured can add up, becoming expensive and stressful – the last thing you want whilst studying abroad.

Insurance helps protect you from unexpected accidents and circumstances that may impact your health, belongings or travel plans.

Our insurance package has been designed specifically with students in mind, providing extensive coverage that allows you to fully make the most out of your time studying abroad in the UK.

ABOUT STUDYCARE INSURANCE

StudyCare Insurance ("StudyCare") has been designed alongside insurance specialists Endsleigh to **offer international students comprehensive protection and support during your time studying** at the International Study Centre and, if required, after progressing to your chosen university.

Insurance cover is offered for flexible terms of up to 12 and 24 months. Choose a policy duration that fits your needs best.

The StudyCare policy covers loss of personal possessions, as well as health and medical cover.

ABOUT ENDSLEIGH

- *Endsleigh are the **number 1 student insurance provider in the UK**
- *The **only student insurance provider recommended by NUS** (National Union of Students).

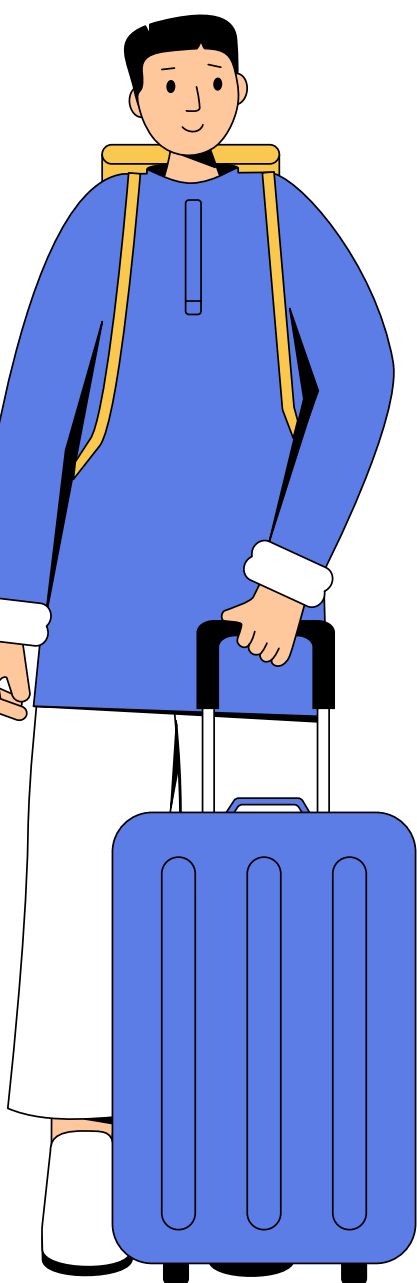
To purchase a policy, please contact your admissions advisor.





SUMMARY OF COVER

This insurance meets the demands and needs of persons travelling away from home. Find out more about how StudyCare keeps you covered during your time in the UK.



WHAT IS INSURED?

CANCELLING OR CUTTING SHORT A TRIP

We will pay you **up to £5,000** for unused and irrecoverable costs if you have to cancel or cut short your trip as a result of an insured event.



MEDICAL EMERGENCY AND OTHER EXPENSES

In addition to the NHS for emergency treatment for accidents (A&E), and day-to-day GP ailments, cover is provided of **up to £250 thousand** for a Private Medical Emergency should you require inpatient treatment, outpatient treatment and mental health-related treatment.

It is possible to use the Private Medical Emergency cover (£250k maximum) for serious illness, particularly where NHS waiting times are extensive, to ensure that treatment could be provided, preventing the student from needing to return home, and up to £500 for emergency dental treatment.

In the event that you have a serious accident or illness, cover is provided of **up to £2 million** for a medical emergency, including repatriation costs.



BAGGAGE

Cover if your personal belongings are lost, damaged or stolen **up to £4,000** per person. The following limits also apply:

- Up to **£2,000** for any one article
- Up to **£2,000** for the total of all valuables



PERSONAL MONEY AND PASSPORT

If your personal money or travel documents are lost, damaged or stolen, cover is provided:

- Up to **£500** for cash
- Up to **£1,000** for all other personal money and documents

Cover is also provided for **up to £500** for additional accommodation and transport costs to obtain a replacement passport if yours is lost, stolen or damaged.



MISSED DEPARTURE

Cover is provided for additional transport costs **up to £500** if you miss your public transport from or to your home country as a result of an insured event.



COURSE FEES

Cover for **up to £25,000** for irrecoverable pre-paid tuition fees if you are unable to continue your studies due to an insured event.



For more information and full details of what is covered, along with exceptions, **please refer to our statement of insurance.**

PRODUCT FEATURES

WHAT'S COVERED IN YOUR POLICY?	24 MONTHS -FIXED-	UP TO 12 MONTHS
Your stay in the UK throughout your pathway programme.	•	•
Direct trips to and from your home country at the beginning and end of each academic term throughout the duration of your policy.	•	•
Leisure trips within Europe for a period not exceeding 21 days in total for the length of your cover for your period of cover until the end of your studies.	•	•
Your stay in the UK throughout the duration of your policy including your pathway programme and the first year at university.	•	x
Direct trips to and from your home country at the beginning and end of each academic term throughout the duration of your policy including your pathway programme and the first year at university.	•	x

WHAT IS NOT INSURED?

- The first **£50 of each claim** made by each person under each cover section where an excess is payable
- **Baggage or valuables left unattended** – subject to terms set out in your policy documents
- **Any event which you were aware of at the time of taking this insurance** or booking your trip (whichever is later) that could give rise to a claim
- **Any trip which has already begun** when you take out this insurance
- Any **pre-existing medical condition** relating to any reason set out under 'Important conditions relating to health' in your policy document
- Any **optional additional cover** unless the appropriate additional premium has been paid
- Participation in any **professional sports** or **entertainment**
- Cover for **manual work** unless listed within the policy document as acceptable
- Your travel to any country or specified area or event when the FCDO or the **World Health Organisation has advised against travel**
- Your **own unlawful action** or any criminal proceedings against you
- Your inability to travel due to **your failure to hold, obtain or produce a valid passport** or any required visa in time for the booked trip
- Any claims arising from the **use of drugs** (other than prescribed treatments), drinking too much alcohol or alcohol abuse
- **Any amount recoverable from any other source** such as your airline, accommodation provider, ATOL bond or debit/credit card provider
- **Any claim due to a cause which is not insured under your selected level of cover.**

ARE THERE ANY RESTRICTIONS ON COVER?

- You can only **purchase this insurance if you are studying a degree, language course or other recognised qualification in the UK**
- This policy is **not available to anyone aged 66 or over** at the time of departure
- This cover is **only available to those who are registered with a GP in their home country** and where study is for 6 months or more also registered with a GP in the UK
- Policies cover emergency medical treatment only. StudyCare is **not private health insurance**; be aware of excessive treatment charges.

IMPORTANT INFORMATION

This page includes key information regarding your policy. It is important you read and make sure you understand the information in this section before applying for StudyCare.

ABOUT THE POLICY PROVIDER

This Group Policy is underwritten by Zurich Insurance plc, which is authorised and regulated by the Central Bank of Ireland. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. Our FCA Firm Reference Number is 203093.

Study Group UK Limited is an appointed representative of **Endsleigh Insurance Services Limited** which is authorised and regulated by the Financial Conduct Authority (registration number 304295)

MAKING A CLAIM

How do I make a claim?

Making a claim or requesting assistance in the event of medical emergency:

All medical claims are handled by our emergency assistance service (CEGA) who operate 24 hours a day, 7 days a week for medical emergencies. Contact the emergency assistance service on: +44 (0)1243 621058.

Making a non-medical claim

All non-medical claims are handled by **CEGA**:

+44(0) 1202 038 946
claims@cegagroup.com or
endsleigh.co.uk/claim-centre/

Travel claim form: endsleigh.co.uk/forms/personal/travel-insurance/travel-claim-form/

WHEN TO MAKE A CLAIM

Claims should be made **as soon as possible** after the date of the incident for which the beneficiary is claiming. Claims must be made within 31 days of the incident.

WHAT SHOULD I DO IF MY BAGGAGE, MONEY, PASSPORT OR TRAVEL DOCUMENTS ARE LOST, STOLEN OR DAMAGED?

Whilst in the care of a carrier, transport company, authority, hotel or your accommodation provider

You must report to them, in writing, details of the loss, theft or damage and obtain (at your own expense) written confirmation of the loss. If baggage is lost, stolen or damaged whilst in the care of an airline you must:

- **Obtain a Property Irregularity Report** from the airline
- **Give formal written notice of the claim** to the airline within the time limit contained in their conditions of carriage (please retain a copy)
- **Retain all travel tickets and tags** for submission if a claim is to be made under this group policy.

In all other situations

You must **report to the local police** in the country where the incident occurred within 24 hours of discovery wherever possible and obtain (at your own expense) a written report of the loss, theft or attempted theft of all baggage.

Will I have to pay excess against any claims?

In some cases, yes. Full details are set out in the group policy.

For further details about the policy, visit studygroup.com/land/studycare



ESSENTIAL INFORMATION

Information on start dates, cancellations and what to do if you have a complaint.

POLICY PRICE

COST	24 MONTHS -FIXED-	UP TO 12 MONTHS*
Total Cost	£720	£450
Cost per week	£6.93	£8.65

*Prices are indicative. The policy is linked to the length of your programme meaning that you will be charged per week.

COVERAGE

You are **covered for travel to the destination for which the appropriate premium has been paid** and for which you have been accepted for cover, provided you are not travelling against the advice of the Foreign, Commonwealth and Development Office or the World Health Organisation.

Cover is extended to include:

- 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 period not exceeding 21 days in total in each Policy term.

StudyCare will cover a range of unforeseen circumstances and conditions that would otherwise affect your health, finances or wellbeing, in the period between paying your deposit, travelling to the UK and for the duration of your stay.

For a full summary of the cover provided, please refer to the Insurance Summary Document.

COVER START AND END DATES

The insurance policy will **begin** when you leave your home country and ends upon your final departure from the UK at the end of your studies.

WHAT IF I CHANGE MY MIND?

You can **withdraw from the policy at any time** by sending an email to studycare@studygroup.com. Any return of premium will be calculated from the date your participation ceases, provided you have not travelled or been the subject of a claim during any period for which cover was provided, in which case no refund will be due.

WHAT IF SOMETHING CHANGES AFTER I HAVE TRAVELLED?

An **adjustment is when you need details of your cover to be changed**. This includes repeating a term/semester or repeating an entire course, terminating studies, or inability to progress to university. To adjust your policy, email studycare@studygroup.com as soon as you know this might be required. We will process the change and inform you of any additional premium/refund.

COMPLAINTS PROCEDURE

We aim to provide a high level of service and pay claims fairly and promptly under the terms of this Group Policy.

If the Group Policyholder and/or a Beneficiary are unhappy with any aspect of our service, in the first instance, please contact the person who originally handled your enquiry.

Alternatively, the Group Policyholder or a Beneficiary can contact us by:

Telephone: 0800 085 8698

Post: Customer Liaison Department Endsleigh Insurance Services Limited Shurdington Road Cheltenham Gloucestershire GL51 4UE

FREQUENTLY ASK QUESTIONS

Insurance does not have to be confusing. Here are the answers to some commonly asked questions.

We encourage you to also consult the key facts and other relevant policy documents found on page 4.

1 AM I COVERED IF I RETURN HOME BETWEEN TERMS?

StudyCare covers you during your time studying in the UK, within the specified policy duration. You are also covered if you travel to and from your home country.

2 IF I DO NOT NEED A CAS TO STUDY, WHEN DOES MY POLICY START?

You will need to **inform us of when you intend to travel to the UK**, prior to travel, so that we can commence your policy at the relevant date.

Please contact us via:
student-registration.studygroup.com

If you need assistance with accessing the form, **contact your local campus team.**

3 AM I COVERED FOR TRAVEL TO EUROPE IN BETWEEN TERMS?

Yes. StudyCare provides full coverage for leisure travel within Europe for a period not exceeding 21 days in total in each Policy term. Please check your policy for more details.

4 WHAT WILL HAPPEN WHEN I PROGRESS TO MY DEGREE?

StudyCare is designed to provide cover during your stay at the International Study Centre. If you choose a longer period of cover (24 months), it will cover you for the relevant period once you have progressed to your chosen programme at university.

5 IF MY TRAVEL PLANS CHANGE, WILL I STILL BE INSURED?

If your travel departure date changes, StudyCare will still cover you for the time you are in the UK, provided you let us know of your new dates prior to travel. Please let us know via: **student-registration.studygroup.com**

If you need assistance with accessing the form, **contact your local campus team.**

6 CAN I TAKE OUT INSURANCE AFTER I REACH THE UK?

To ensure your peace of mind and to have everything ready for your arrival, we recommend you **purchase insurance before your arrival in the UK.**

You may be able to purchase a policy after your arrival. This will depend on your circumstances. Please contact your local campus team for more information.

7 WILL I GET A REFUND IF I END MY STUDIES DURING THE TERM OF THE COVER?

If you took out cover for the duration of your study at the International Study Centre, you may apply for a pro-rata refund of any amount paid in respect of the period after your withdrawal.

If you **took out cover for a period that extended beyond your period of study at the International Study Centre, you may apply for a refund** in respect of the unused cover for the period from the proposed start date of your university programme. To request a refund of your policy please send an email to **studycare@studygroup.com**

8 HOW DO I PURCHASE STUDYCARE?

Contact your admissions representative at any point prior to travel if you wish to purchase a policy.

You will also be offered the option to purchase StudyCare at the time of your enrolment.

If you have arrived in the UK and wish to purchase a policy please contact studycare@studygroup.com

9 CAN I SWAP BETWEEN THE TWO AVAILABLE POLICY OPTIONS?

We advise you to carefully select the most appropriate policy option before your cover starts. In some cases, it may be possible to swap your policy option, please contact studycare@studygroup.com to request this.

10 IS THERE ANYTHING THAT THE POLICY DOES NOT COVER?

As with all insurance policies, **there are exclusions** listed in the group policy under 'general exclusions', which should be read carefully in addition to the 'What is not covered' sections of the group policy.

You will be responsible for paying the first part of every claim under each section for which an excess applies. It is your responsibility to ensure you have read and understand the policy.

11 AM I COVERED IF DIAGNOSED WITH COVID-19 IN THE UK?

Yes, any associated medical expenses incurred are covered under StudyCare.

All other claims in respect of all other sections of the policy such as Cancellation and Curtailment related to COVID-19 or other pandemics are excluded under StudyCare.



KEY CONTACTS

Emergency assistance: **+44 (0)1243 621058**

All non-medical claims are handled by CEGA:

+44(0) 1202 038 946

or claims@cegagroup.com

Claim centre: endsleigh.co.uk/claim-centre

If you wish to be added to the StudyCare

Insurance policy, **please contact your admissions representative.**