



STUDYCARE TRAVEL INSURANCE

HOW TO MAKE A CLAIM – A STEP BY STEP GUIDE

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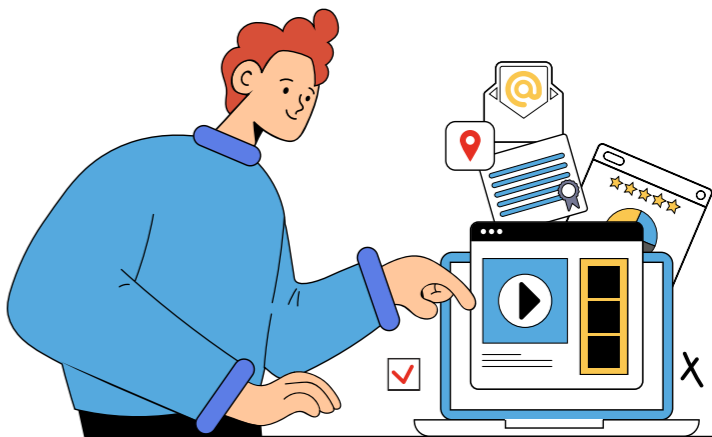
HOW TO MAKE A CLAIM

Insurance helps protect you from unexpected accidents and circumstances that may impact your health, belongings or travel plans. Insurance cover is offered for flexible terms of up to 12 and 24 months.

THIS GUIDE WILL HELP YOU UNDERSTAND WHAT STEPS YOU NEED TO TAKE SHOULD YOU NEED TO MAKE A CLAIM.

Remember to have your policy number:

- For Up to 12 months
Policy number: **BI9 0000350**
- For 24 months
Policy number: **BI9 0000351**



Top tip

In the event that you need to make a claim under your travel insurance policy, you must notify CEGA within 30 days of the incident or as soon as reasonably possible.

STEP 1: HOW TO REPORT AN INCIDENT OR MAKE A CLAIM

You need to contact a different operator depending on the type of claim you want to make. Your claim will be handled by an agent acting on behalf of the insurer. In some cases, you may choose to report a claim via our Travel form.

TYPE OF CLAIM	CONTACT INFORMATION	OPENING HOURS
Travel Insurance	+44(0) 1202 038 946 howdengroup.com/uk-en/form/travel-claim-form	Mon-Fri: 8am to 8pm Sat: 8am to 4pm
Medical Assistance	+44(0) 1243 621 058	24 hours
Legal Expenses	+44(0) 1179 045 831	Mon-Fri: 9am to 5pm

You may also choose to report a claim via our Travel claim form:
howdengroup.com/uk-en/form/international-student-make-a-claim

STEP 2: COLLECT CRITICAL INFORMATION FROM YOUR OPERATOR CLAIM

The operator will provide you with the claim number. It's important that you write this down and ensure you have it with you for the next step.

STEP 3: SUBMIT YOUR CLAIM WITH CEGA

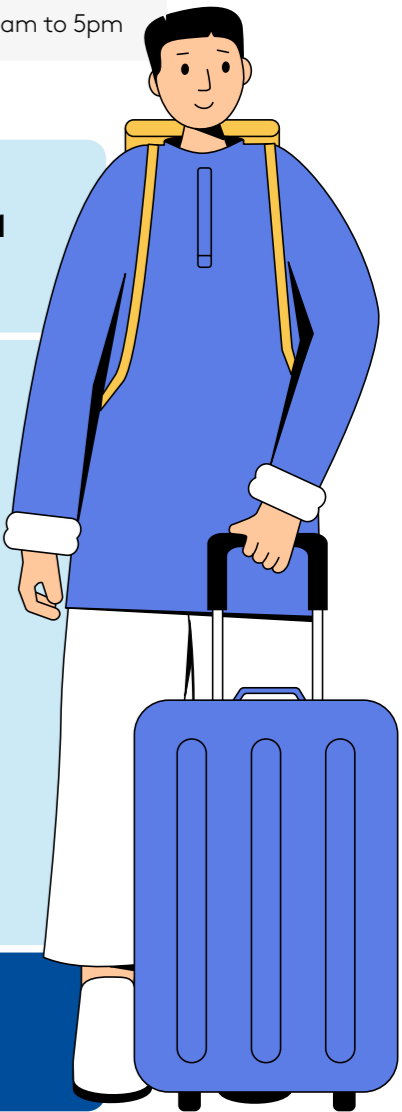
Using the information provided by the operator in Step 2 you should now contact CEGA to proceed with your claim:

+44(0) 1202 038 946 claims@cegroup.com

- You will have to explain the incident in detail to CEGA so it's important you remember the following:
 - Check all the details you have provided are correct
 - You should disclose any information or fact which is likely to affect the acceptance of your claim
 - If you are in doubt whether the information will affect the acceptance of this risk, you should disclose it anyway
 - If you need to make a claim on your policy, you must provide us with the evidence needed to substantiate your loss

WHAT HAPPENS NEXT?

- Your claim will be assigned to a handler
- Your claim will be reviewed before being finalised and settled if applicable



FREQUENTLY ASK QUESTIONS

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

1 WHAT AM I INSURED FOR?

- Cancelling or cutting short a trip
- Medical emergency or other expenses
- Lost/damaged/stolen baggage (including gadgets within set cover limits)
- Professional counselling
- Emergency dental treatment
- Personal money loss and damaged/stolen passport
- Missed departure
- Irrecoverable prepaid course fees

2 WHAT SHOULD I KEEP IN MIND WHEN MAKING A TRAVEL INSURANCE CLAIM?

- Don't forget your **travel insurance policy number** and **emergency contact telephone number** when you travel
- Ensure you're **covered for what you're claiming for**
- **Check the small print** in your policy document; Verify that there are no restrictions in the terms and conditions that prevent you from claiming
- **Keep receipts** for everything you spend while being away; this may help you support your claim should a problem arise
- Ensure that **any medical treatment** you undergo while travelling is covered by your insurance policy
- Our insurance may not cover you if you failed to **inform us of a pre-existing health condition** before taking out our policy
- Within 24 hours of any loss or theft of your belongings, **notify the police**; in the event this isn't possible, inform the person in charge where they went missing



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

How to claim: [howdengroup.com/uk-en/form/international-student-make-a-claim](https://www.howdengroup.com/uk-en/form/international-student-make-a-claim)

If you wish to be added to the StudyCare

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

For more information, please visit
www.studygroup.com/studycare