

Statement of Insurance

Group policy travel insurance

INTO international student studying in the UK

Group policyholder: INTO Stirling
Policy number: UL9 0035527

Issued on: 1st August 2019
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 INTO Stirling
Address University of Stirling, Scotland, KK9 4LA

Cover

Policy term For course start dates between 1st September 2019 until 31st August 2021 with all travel having been completed by 31st August 2022

Group policy INTO international student studying in the UK
Insurer Zurich Insurance plc

Trip Beneficiaries are covered for course start dates within the policy term that are completed by 31st August 2022 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 Standard Cover

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.

Cover - more details

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 in the group policy wording.

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	no cover	-
4	Personal accident		£0
	i. Death benefit (aged under 16)	£1,000	
	Death benefit (aged 16 to 64)	£25,000	
	Death benefit (aged 65 and over)	£1,000	
	ii. Loss of limbs or sight (aged under 65)	£25,000	
iii. Permanent total disablement (aged under 65)	£25,000		
5	Baggage		
	Baggage (including valuables)	£3,000	£50
	a) Single article, pair or set limit	£500 (£1,000 in room)	
b) Valuables limit in total	£500		
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		£50
	Course duration: 0 – 6 months	£8,000	
	Course duration: 6 – 24 months	£14,000	
	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.

There is a full list of sports and activities covered under this policy in the group policy wording. There is no cover for any sport or activity which does not appear on this list.

Policy endorsements

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 group policy wording, statement of insurance or any previously issued endorsements. This should be read in conjunction with the group policy wording.

Premium Cover

There is an additional premium for this endorsement and cover is only applicable if the appropriate premium has been paid.

Section 5 - Baggage

What is covered

The maximum We will pay for the following items is increased to:

- a) £1,000 for any one article, pair or set of articles
- b) £1,000 in total for all Valuables

Any conditions, limitations and exclusions under Section 5 – Baggage apply to this endorsement

General conditions and general exclusions apply to the whole of the group policy and all levels of cover.

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.

How to report an incident or make a claim

Your claim will be handled by an agent acting on behalf of your insurer.

Travel Insurance	+44(0) 1202 038 946	Mon-Fri: 8am to 8pm Sat: 8am to 4pm	www.endsleigh.co.uk/claim-centre
Medical Assistance	+44(0) 1243 621 058	24 hours	
Legal Expenses	+44(0) 1179 045 831	Mon-Fri: 9am to 5pm	

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 Experience Department
Endsleigh Insurance Services Ltd.
Shurdington Road,
Cheltenham
GL51 4UE

by phone 0800 085 8698

If the group policyholder's and/or beneficiary's complaint is not resolved to their satisfaction they have the right to ask the Financial Ombudsman Service to review their case if they are any one of the following:

- 1) a consumer;
- 2) a micro-enterprise (employing fewer than 10 persons; with a turnover or annual balance sheet that does not exceed €2 million) at the time the complaint is referred to Endsleigh (or its representative such as an AR);
- 3) a charity which has an annual income of less than £1 million at the time the complaint is referred to Endsleigh (or its representative such as an AR);
- 4) a trustee of a trust which has a net asset value of less than £1 million at the time the complaint is referred to Endsleigh;
- 5) a Consumer Buy To Let consumer (where the complaint is about a Consumer Buy to Let Mortgage or service)

Contacting the Ombudsman will not affect your rights to take legal action against us.

If you do not fall within the categories above and your complaint has not been resolved to your satisfaction, you have the right to take legal action against us.

Financial services compensation scheme

We are 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 or by contacting the FSCS directly on 0800 678 1100.

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. This group policy may be cancelled by the group policyholder sending notice to the address shown on the statement of insurance. In the event of cancellation of this group policy, the group policyholder must notify beneficiaries of such cancellation.

Fees and charges: 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.

Status disclosure

About the insurers

Zurich Insurance plc *

Zurich House, Ballsbridge Park, Dublin 4, Ireland

Zurich Insurance plc, is authorised by the Central Bank of Ireland and authorised 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.

FCA Register No: 203093

The group policyholder's rights under the Financial Services Compensation Scheme are not affected by this.

* Endsleigh has a risk transfer agreement with these insurers and the following statement applies: When you send us your premium monies ("money"), we will hold it, owing to the insurer listed as an agent for that insurer. Endsleigh will hold monies ("money") paid by the insurer for cancellations, owing to you, as an agent for that insurer.

About our services

Endsleigh Insurance Services Limited is an insurance intermediary acting on behalf of the insurer. We are authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 304295. You can check this on the Financial Services Register by visiting the FCA's web site <https://fca.org.uk/register>. Our principal place of business is at Shurdington Road, Cheltenham, GL51 4UE. Endsleigh Insurance Services Limited is owned by Endsleigh Limited which is a member of the A-Plan group of companies. National Union of Students (United Kingdom) also has an interest in Endsleigh Limited.

This insurance meets the demands and needs of those persons travelling away from home. By purchasing this policy you confirm that this is a fair description of your insurance demands and needs.

Any information we provide to 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. We only offer group policy travel insurance products from a single insurer, Zurich Insurance plc.

When we sell you a policy we retain a percentage commission from the total annual premium. If the type of policy we sell reaches specific profit targets the insurer also pays us an additional amount.

It's important the information we have is correct as inaccurate information may result in an increased premium, you not being covered or a claim not being paid in full.

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.