

INTO UNIPLAN INSURANCE FOR INTERNATIONAL STUDENTS

It is essential that you take out adequate insurance when you travel to the UK to study. INTO Uniplan insurance for international students provides essential protection for you while you are studying in the UK.

INTO Uniplan policies are provided through our partner Endsleigh, the UK's No.1 student insurance provider. Your insurance policy will be underwritten by Zurich Insurance plc., who are one of the largest insurers in the world.

Cover includes:

- Reimbursement of your prepaid course fees if you have to cancel, cut short or repeat your course due to accident, illness or sickness.
- The cost of bringing a relative to the UK to visit you following a medical emergency.
- Medical costs which are not covered by the National Health Service if you are taken ill or have an accident.
- Your legal liability for damages if you accidentally injure someone, or damage their property.

You will be in safe hands while you are studying with INTO, so please read all the details in this leaflet carefully and sign on the Acceptance Form which is part of your offer letter that you have read and understood the details below. And don't forget, full medical and travel insurance is mandatory for all INTO students and you will not be accepted on an INTO course without it.

What you are covered for

Cover includes reimbursement of your prepaid course fees due to cancelling, cutting short or repeating your course due to accident, illness or sickness; the cost of bringing a relative to the UK to visit you following a medical emergency; medical costs which are not covered by the National Health Service if you are taken ill or have an accident and we will cover your legal liability to pay damages if you accidentally injure someone, or damage their property.

Summary of cover

INTO Insurance	Standard Policy
<i>Cancellation or Curtailment Charges</i>	£4,000
<i>Emergency Medical Expenses</i>	£2,000,000
<i>Emergency Dental Treatment</i>	£500
<i>Personal Accident</i>	£25,000
<i>Baggage</i>	£4,000
<i>Contents Whilst In Your Room</i>	£3,000
<i>Single Article Limit</i>	£2,000
<i>Single Article Limit Whilst In your Room</i>	£1,000
<i>Valuables Total Limit</i>	£500
<i>Personal Cash Limit</i>	£100
<i>Other Personal Money and Documents</i>	£100
<i>Passport or Visa</i>	£500
<i>Personal Liability</i>	£1,000,000
<i>Missed Departure</i>	£250
<i>Overseas Legal Expenses & Assistance</i>	£10,000
<i>Course Fees</i>	£14,000
<i>Education Fund</i>	£25,000

This summary does not contain the full terms and conditions, these can be found in the policy documentation, which is available upon request.

Key Benefits

- Cover for over 90 sports and activities are included as standard under this policy and full details are available within your policy document.
- Baggage Cover applies during: direct trips to and from your home country at the beginning and end of each academic term, the duration of your stay in the UK, outside the UK if the trip is required as part of your study course, or for leisure trips within Europe not exceeding 21 days in total in each period of insurance.

Principal exclusions

General

- The first £50 of each and every claim per incident claimed for by each insured person except for claims under personal liability, personal accident and legal expenses where no excess applies.
- This policy is not available to anyone aged 66 or over.

Cancellation or curtailment charges & Course fees

- Any circumstances known prior to booking the trip that could reasonably be expected to give rise to a claim.
- More than the cost of that proportion of the course missed.

Emergency medical and other expenses

- Treatment or surgery which, in the opinion of the medical practitioner in attendance, can wait until your return home.
- Medication, which prior to departure is known to be required.

Baggage & Personal money, passport and documents

- Valuables left unattended at any time unless in a safety deposit box or in your locked accommodation.
- Baggage contained in an unattended motor vehicle between 9 p.m. and 9 a.m. or; between 9 a.m. and 9 p.m. unless it is in a locked boot or covered from view in a locked car.
- Personal money or your passport left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.
- Course fees – More than the cost of that proportion of the course missed.

Important Information

This group policy is provided by Endsleigh and is underwritten by Zurich Insurance plc. Endsleigh will share the personal details the group policyholder and beneficiaries provide with Zurich Insurance plc. To administer this group policy Zurich Insurance plc. will hold and use information about the group policyholder and beneficiaries supplied by them (and by medical providers). Zurich Insurance plc. may send it in confidence for processing in the Zurich Insurance plc. group (or to other companies acting on Zurich Insurance plc. instructions) including those located outside the European Economic Area, however, Zurich Insurance plc. has taken appropriate steps to ensure the same (or equivalent) level of protection of information in other countries as there is in the EU. Applications for further information should be addressed to the Data Protection Officer at Zurich Insurance plc.

The Endsleigh Group of Companies (“Endsleigh, we, us”) Privacy Policy.

It is Endsleigh’s policy to take all necessary steps to ensure that personal data held is processed fairly and lawfully in accordance with the Data Protection Act 1998 (“the Act”). We hold personal data relating

to the group policyholder and any beneficiary in connection with insurance products and services we provide to the extent we are permitted by law, personal data provided to, or obtained by, us will be used for the purpose of providing products and services the group policyholder and any beneficiary have requested. It may also be shared within other Endsleigh group companies, (full details of which are available on request), as well as carefully selected third parties who have products and services that we think may be of interest to the group policyholder and beneficiaries. In the process of gathering the group policyholder and beneficiary's details we may collect sensitive information such as about your health or in relation to motoring offences. If the group policyholder and beneficiaries purchase products or services from us, they will have given us their consent to use this personal data as detailed in this Privacy Policy. We may wish to contact the group policyholder and beneficiaries from time to time by telephone, e-mail or post about other products and services that may be of interest to them. If at any time the group policyholder and beneficiaries do not wish to receive this information then please write to Endsleigh's Group Data Protection Office at: Endsleigh Insurance Services Limited, Shurdington Road, Cheltenham, Glos GL51 4UE. Under the Act, as a data subject, the group policyholder and beneficiaries are granted certain rights. If the group policyholder and beneficiaries would like to know what information we hold about them, they can write to us as above. We may charge a statutory administration fee to comply with their request. Should the group policyholder and beneficiaries have any other queries in connection with data protection then please contact Endsleigh's Group Data Protection Officer as above.

The group policy insurance cover is arranged by Endsleigh Insurance Services Limited. INTO University Partnerships is an appointed representative of Endsleigh Insurance Services Ltd which is authorised and regulated by the Financial Conduct Authority. This can be checked on the Financial Services Register by visiting its website at <https://register.fca.org.uk/>.

Complaints Procedure

We aim to provide a high level of service and pay claims fairly and promptly under the terms of this group Travel Insurance **policy**. If the beneficiary is unhappy with any aspect of our service, please contact, in the first instance the person who originally dealt with the enquiry. Alternatively, we can be contacted by: Telephone: 0800 085 8698 Post: Customer Liaison Department, Endsleigh Insurance Services Limited, Shurdington Road, Cheltenham, Gloucestershire GL51 4UE

If the beneficiary remains dissatisfied they have the right to ask the Financial Ombudsman to review their case. The Ombudsman can be contacted at the following address: - The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR.

What if I change my mind?

A beneficiary may withdraw from participation in the group policy at any time by giving notice of that intention to the group policyholder. Any return of premium will be calculated from the date such participation ceases, provided the beneficiary has 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. We reserve the right to charge a reasonable administration fee.

Declaration

Travel Eligibility Requirements. The beneficiary and anyone accepted for cover under this group policy must be:

- 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.
- 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.

- Registered under the healthcare system in their home country.

Important Conditions Relating to Health

You and anyone accepted for cover under this group policy (the beneficiary) **MUST** comply with the following conditions to have full protection of the group policy. If they do not comply this group policy may be cancelled or a claim may be refused or the amount of any claim payment reduced. It is a condition of this group policy that you and anyone accepted for cover under this group policy (the beneficiary) will not be covered for any claims arising directly or indirectly from:

A. At the time of being accepted for cover:

1. Any medical condition the beneficiary has or has had for which:
 - a) Symptoms or diagnosis has occurred within the last 12 months or
 - b) There has been a change in treatment (including medication, dosage, surgery, tests, investigations or diet) in the last 12 months.
2. Any medical condition where the beneficiary, their close relative* or a close business associate**:
 - a) Are waiting for an operation, hospital consultation (other than for regular check-ups), or other hospital treatment or investigation.
 - b) Have within the last 6 months, been seen by a specialist (other than for regular check-ups), had an operation or other hospital treatment or investigation.
 - c) Have received a terminal prognosis.
 - d) Have not had a diagnosis.
3. Any circumstances the beneficiary is aware of that could reasonably be expected to give rise to a claim on this group policy.

B. At any time:

1. Any medical condition the beneficiary has in respect of which they are travelling against medical advice or for which they are travelling to obtain medical treatment abroad.
2. Any medical condition for which the beneficiary is not taking the recommended treatment or prescribed medication as directed by a medical practitioner.
3. The beneficiary travelling against any health requirements stipulated by the carrier, their handling agents or other public transport provider.

* Close relative – means mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, partner, civil partner or fiancé fiancée.

** Close business associate -means any person whose absence from business for one or more complete days at the same time as the beneficiary's absence prevents the proper continuation of that business.

Uniplan Insurance premium

Unless you have stated otherwise INTO will automatically start your insurance one week before the start date of your course and end it one week after the end date of your course (s) unless this period is for longer than 24 months in which case INTO will insure you for 24 months only.

Period	Premium
Up to 1 month (1-31 days)	£68.59
Up to 6 weeks (32-42 days)	£80.27
Up to 2 months (43-65 days)	£92.16
Up to 3 months (66-92 days)	£127.10
Up to 4 months (93-123 days)	£150.73
Up to 5 months (124-153 days)	£181.12
Up to 6 months (154-183 days)	£204.69
Up to 7 months (184-214 days)	£243.91
Up to 12 months (215-366 days)	£375.00
Up to 13 months (367-397 days)	£403.90
Up to 18 months (398-550 days)	£487.77
Up to 24 months (551-731 days)	£560.88
NB: all premiums shown above are inclusive of insurance premium tax at the current rate.	

Endsleigh Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. This can be checked on the Financial Services Register by visiting its website at www.fca.org.uk/register. Endsleigh Insurance Services Limited. Company No. 856706 registered in England at Shurdington Road, Cheltenham Spa, Gloucestershire GL51 4UE.