



## 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 Howden. Your insurance policy will be underwritten by Zurich Insurance Limited, who are one of the largest insurers in the world.

This document provides summary information of Uniplan insurance, however does not contain the full terms of conditions – these can be found at the links below, depending on the INTO centre you intend to study at:

[City St Georges, University of London International Study Centre](#)

[Lancaster University International Study Centre](#)

[INTO London](#)

[INTO Manchester](#)

[Newcastle University International Study Centre](#)

[Queen's University Belfast International Study Centre](#)

[University of East Anglia International Study Centre](#)

[University of Exeter International Study Centre](#)

[University of Stirling International Study Centre](#)

The information within this document is applicable to students studying on courses with start dates between September 2024 to August 2025; and September 2025 to August 2026.

If you would like to receive a summary document of Uniplan insurance coverage in another language please contact us [here](#).

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.

You must have adequate insurance while studying with INTO in the UK. You can choose either to include Uniplan Insurance, which we'll add to your course fees, or provide proof of equivalent cover.

Any cover you have already arranged must:

- Cover the full duration of your study in the UK
- Include medical and repatriation cover up to £2m
- Cancellation and curtailment cover to cover the cost of your trip, including cover to repay the cost of your course fees

## 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

Section	Benefits	Maximum amount	Excess
1	<b>Cancellation or curtailment charges</b> Aggregate Limit Excursions	£3,000 £50,000 £250	£50
2	<b>Emergency medical &amp; other expenses</b> Emergency dental treatment	£2,000,000 £500	£50
3	<b>Private medical emergency cover</b>	£250,000	£250
4	<b>Personal accident</b> i. Death benefit (aged under 16) Death benefit (aged 16 to 64) Death benefit (aged 65 and over) ii. Loss of limbs or sight (aged under 65) iii. Permanent total disablement (aged under 65)	£1,000 £25,000 £1,000 £25,000 £25,000	£0
5	<b>Baggage</b> Baggage (including valuables) a) Single article, pair or set limit b) Valuables limit in total	£7,500 £2,500 £3,000	£50
6	<b>Personal money, passport &amp; documents</b> 1. a) Currency notes and coins b) Other personal money and documents 2. Passport or visa	£100 £100 £500	£50
7	<b>Personal liability</b>	£1,000,000	£100
8	<b>Missed departure</b>	£250	£50
9	<b>Overseas legal expenses &amp; assistance</b> Aggregate limit	£10,000 £50,000	£0
10	<b>Course fees</b> Course duration: 0 – 6 months Course duration: 6 – 24 months Professional counselling	£8,000 £20,000 £300	£50

This summary does not contain the full terms and conditions, these can be found in the policy documentation, which is linked to above in this document.

## **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 Howden and is underwritten by Zurich Insurance plc. Howden 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.

## **Privacy Policy.**

Howden is committed to being transparent about how we handle your data and protect your privacy. Full details can be found within our privacy policy at [www.howdenbroking.com/uk-en/privacy-data-protection-policy](http://www.howdenbroking.com/uk-en/privacy-data-protection-policy)

The group policy insurance cover is arranged by Howden UK Brokers Limited. INTO University Partnerships is an appointed representative of Howden UK Brokers 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**

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:

The Compliance Officer  
Howden UK Brokers Ltd  
Unit 2  
Des Roches Square  
Witney  
OX28 4LE

by phone: 01732 389915

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 Howden (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 Howden (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 Howden;
- 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

## **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.

Duration	Duration (days)	Premium
1 month	1-31	£66.53
6 weeks	32-42	£77.86
2 months	43-65	£89.40
3 months	66-92	£123.29
4 months	93-123	£146.21
5 months	124-153	£175.68
6 months	154-183	£198.55
7 months	184-214	£236.59
12 months	215-366	£364.00
13 months	367-397	£391.78
18 months	398-550	£473.14
24 months	551-731	£544.19

NB: all premiums shown above are inclusive of insurance premium tax at the current rate.