

# **Policy & Cover Summary**

**Endsleigh International Policy** 

# **Cover Levels Summary**



Cover	Cover Limit	Excess
Cancellation or Curtailment Charges	£3,000	£50
Course Fees	£8,000	£50
<b>Emergency Medical &amp; Other Expenses</b>		
Medical Expenses	£2,000,000	£50
Emergency Dental Treatment	£500	£50
Funeral Costs Abroad	£5,000	£50
Personal Belongs	£1,000	£50
Single Article Limit	£200	n/a
Valuables Total Limit	£300	n/a
Personal Money, Passport & Documents		
Cash Limit	£100	£50
Other Money & Documents Limit	£100	£50
Passport	£500	£50
Personal Liability	£1,000,000	£0
Personal Accident	£30,000	£0
Overseas Legal Expenses & Assistance	£10,000	£0
Missed Departure	£250	£50

# **Policy Summary**



## The Policy

 Endsleigh's 'International Student Insurance' is the only insurance policy specifically endorsed by both English UK and UKCISA. Our policy affords you and your student the following cover;

#### Course Fees:

- Our course fees cover serves to protect your organisation income in the event of cancellation or curtailment of the student. The cover operates in the following ways:
  - If a student has to cancel their course, cut it short or repeat it due to accident or sickness of themselves or a close relative; we will reimburse the prepaid fees to the student.
  - If there are contractually outstanding fee payments that the student has not paid then Endsleigh will reimburse Kaplan for the cost of these fees.

#### Cancellation Cover/Curtailment:

- In the event of cancellation prior to arrival due to accident, illness or sickness, the student will be able to claim back the costs of prepaid travel and accommodation expenses.
- If a student has to cut short their course or repeat it due to accident or sickness of themselves or a close relative they will be able to claim back the costs of prepaid travel expenses.





#### Medical Cover:

- Emergency medical treatment.
- Repatriation to a student's home country if they are seriously ill or injured.
- Bringing a relative to the student's location to visit following a medical emergency.
- Emergency dental treatment.

### Baggage and Possessions Cover:

 Cover for baggage/possession in the country of study and in transit during travel to and from the country of study.

## Liability Cover:

 If a student accidentally injures someone, or damages their property we will cover their legal liability to pay damages.

#### Additional Cover:

Cover for students on recreational travel within Europe for up to 21 days.