

## Travel Insurance

### Insurance Product Information Document

Company: Liberty Specialty Markets

Product: Studentguard + Group Travel Insurance

This Insurance is provided by Liberty Managing Agency Limited (company number 3003606, PRA/FCA no: 204945) and underwritten by Ortus Underwriting (Firm reference number: 590914) for Lloyd's Syndicate 4472. Liberty Managing Agency Limited is authorised by the Prudential Regulation Authority and regulated by Financial Conduct Authority and the Prudential Regulation Authority.

This document contains some important facts about the Studentguard + Group Travel Insurance. It is to be regarded as only a summary of cover to help assist you in making an informed purchase decision. It is not personalised to the specific needs of insured persons. Full terms and conditions of the policy are contained in the policy wording available from the language school (the Group Master Policyholder). Please take time to read the policy document to make sure you understand the cover it provides. A copy is available (in English) for inspection from the Group Master Policyholder.

#### What is this type of insurance?

This is a group travel insurance policy held by the language school and made available to students undertaking courses provided by the language school. The policy covers you whilst you are travelling outside your home country to undertake a language course provided by the Group Master Policyholder in the United Kingdom plus incidental and connected holiday travel outside of your home country undertaken within Europe for up to 14 consecutive days.

 What is insured?	
For each insured person	Up to
✓ Cancellation costs and additional costs incurred if you alter or curtail your trip for a specific reason shown in the policy	£7,500
✓ Travel Delay. A benefit of - £20 after each 12 hours of delay	£1,000
✓ Course fees that are not recoverable if you are forced to cancel the course for a specific reason shown in the policy	£7,500
✓ Medical, Repatriation & additional travel expenses Incurred whilst on covered trip	£10 million
✓ UK Private Medical expenses*	£50,000
✓ Relief of pain dental expenses	£500
✓ Loss or damage to: Personal Belongings	£2,000
Valuables*	£300
Personal Money & credit cards	£250
Cash	£100
✓ Delayed Baggage emergency purchases	£100
✓ Personal Liability - Legal liability for third party injury/illness or property damage	£2,000,000
✓ Overseas legal expenses	£25,000
✓ Personal Accident: Bodily injury resulting in:	
- Accidental Death	£25,000
- Loss of Limbs/Sight	£25,000
- Permanent Total Disablement	£25,000

\*These items are optional extensions. There is no cover for these items unless included and shown as insured in the policy schedule.

Full details of all the benefits covered and limits are shown in the policy document.

 What is not insured?
✗ Claims caused by the failure of the language school, transport or accommodation provider or their agents to fulfil their contractual obligations
✗ Claims due to you failing to obtain and hold, the correct travel documents for your trips
✗ Claims as a result of a natural disaster (unless cover the optional extension is included*)
✗ Claims due to a change in your financial circumstances or you deciding not to travel
✗ Claims for an event known about before the trip booking
✗ Claims where you travel or intend to travel against the medical advice of a doctor or where you are travelling to obtain medical treatment
✗ Medical Expenses incurred in the United Kingdom that are not charged by the National Health Service unless the private medical expenses extension is included
✗ Medical treatment known to be required or to be continued before you leave on your trip, or can reasonably be delayed until you return home or undertaken more than 12 months after the need for treatment first arises
✗ Loss or damage to sports equipment whilst in use
✗ Theft of your property or money from an unattended vehicle
✗ Personal Liability arising from your contractual liability, use of firearms, mechanically propelled vehicles, watercraft racing, or whilst carrying out your business, trade or profession
✗ Personal Accident claims from a gradually operating cause
✗ Claims under all sections arising from, flying as a pilot, travelling on a motorcycle with an engine over 125cc, suicide, participation in winter sports or criminal act
✗ In respect of Sections 1 and 2 of the Policy Schedule, this Insurance does not cover any claim caused by or resulting from COVID-19 (as defined) other than as specifically stated for Section 1
✗ In respect of Sections 1 and 2, this Insurance does not cover any claim caused by or resulting from the Insured Person being in a state of anxiety stress, depression or any phobia or mental or nervous disorder.

For a comprehensive list of all of the Policy Exclusions of this Insurance, please see the Policy Wording.



### Are there any restrictions on cover?

- ! An excess amount of £50 as shown in the policy schedule is not covered. This excess does not apply if the schedule shows 'Nil'
- ! Loss/theft of property, money must be reported to the police within 48 hours of discovery
- ! Loss or damage to your sports equipment is covered unless this happens whilst you are using the items
- ! Items of household furniture, household appliances or household equipment are not regarded as personal property covered under this insurance
- ! If your credit, charge or cash card is lost or stolen, you must comply with the issuers' terms and conditions
- ! We will only pay one of the benefits under the Personal Accident section arising from an event covered and the death benefit is limited to £5,000 for persons under 16 years of age

For a comprehensive list of all of the Policy Conditions of this Insurance, please see the Policy Wording.



### Where am I covered (Geographical Limits)?

- ✓ You are covered from when you travel outside of your home country to the United Kingdom and
  - whilst in United Kingdom for the purpose of undertaking the language course, and
  - whilst travelling within Europe for a maximum period of 14 days undertaken directly before, after or during the period over which the language course is provided for pleasure, rest and relaxation purposes.



### What are my obligations?

- You and any other person covered must be under 75 years of age when any trip commences and have booked to attend a language course with the school/educational establishment that is providing this cover
- If you need medical treatment and/or repatriation, **Ortus Assistance** must be contacted as soon as possible on **+44 (0)20 3989 8835** (available 24 hours a day), for authorisation, assistance and the management of the costs. They will guide you to the best place to receive treatment and if possible guarantee the expense. Please let the call handler know if you wish to discuss your claim in a language other than English and tell them the policy number.
- We require a claim form to be completed for all non-medical assistance claims no later than 60 days after the event and returned to us at the address shown on the claim form/policy document. This form is available from the Group Master Policyholder on request. The claim may be rejected if it is so long after the event that we are unable to investigate fully
- You must provide the supporting documents, police or carrier reports and other evidence we ask for to deal with your claim at your own expense. Please send the completed form to us even if you do not have all the supporting documents ready so that we may record the claim and give you a claim number
- In the event of a claim for loss of course fees you must ensure that this section of the claim form must be completed by the Group Master Policyholder before we will consider the claim
- When applying for insurance and making a claim you must take care to answer the questions asked honestly and accurately
- You must consent to release of your medical records and to be medically examined if required by us
- If you need to cancel your trip you must not delay in notifying the language school plus the transport and accommodation providers, so that their charges are kept to a minimum.
- If you are notified that that you have injured someone or damaged their property whilst on a trip and they are seeking damages or you have a legal summons, you must tell us immediately.

Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.



### When and how do I pay?

Premiums are payable in full to the language school (as the Group Master Policyholder) with whom you have booked your course. They will advise details of when payment is due and the payment options available to you.

The language school pays us in accordance with the agreement we have with them.



### When does the cover start and end?

Once the policy with the Group Master Policyholder has started, Cancellation cover for you starts on the date the trip to undertake the course is booked and ends when this trip begins.

Cover under all other policy sections begins when you depart from your home country and ends when you return to your home country.



### How do I cancel the contract?

You have no right to cancel this policy, only to be no longer covered by it. To withdraw from the policy please contact the Group Master Policyholder.

The policy may be cancelled by us by giving 30 days written notice to the Group Master Policyholder.