

Studentguard + Travel & Personal Accident Insurance



Summary of Cover

This Summary of Cover provides a guide to the cover provided under the policy by setting out the significant features, benefits, limitations and exclusions. This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document, a copy of which is available upon request. It is important that you take time to read the policy document carefully when you receive it to make sure you understand the cover it provides. The cover is underwritten by Aviva Insurance Limited.

Eligibility

This insurance is available to the students of **Wise Owl English Language Ltd** for whom the appropriate premiums have been paid, whilst attending a course of study outside their country of residence, within the UK or Europe. This includes cover for any incidental holiday taken outside the UK within Europe, up to a maximum of 14 days for each student. Policy Number is 25108326ECA.

Period of Cover

Cover under the Cancellation or Change of Itinerary section commences as soon as the trip is booked and ends when the student leaves home to commence the trip. Cover under the other sections commences as soon as the student leaves home on the first day and ends when they reach home on the last day of the trip. Cover for up to 14 days independent travel within Europe is also covered by this policy.

Significant Features and Benefits

Section	Sum Insured / Limit of Indemnity*	Excess
1. Cancellation, Curtailment or Change of Itinerary	Up to £7,500	Nil
2. Course Fees	Up to £7,500	Nil
3 Medical Expenses		
A Medical Expenses	Unlimited	Nil
Emergency Dental Treatment	£500	Nil
B Emergency Repatriation Expenses	Unlimited	Nil
C Supplementary Travel and Accommodation Expenses	£5,000	Nil
D Hospital Visitor Expenses	£500	Nil
E Additional Supplementary Care	£2,500	Nil
4 Personal Belongings	£2,000	Nil
Delayed Baggage	£100	Nil
5 Money	£250	Nil
Cash up to	£100	
Fraudulent Use of Credit Cards	£250	
Emergency Replacement of Passport and other Documents	£250	
6 Personal Liability	£2,000,000	Nil
7 Overseas Legal Expenses	£25,000	Nil

8 Personal Accident Death Loss of Limb(s) Loss of Sight Loss of Hearing in one ear Loss of Hearing in both ears Loss of Speech Permanent Total Disablement Permanent Partial Disablement	£20,000	Nil
	£20,000	
	£20,000	
	£ 5,000	
	£20,000	
	£20,000	
	£20,000	
	Up to £20,000	

Optional Cover - Cover only applies if shown as Insured in the table below				
Section	Extension	Sum Insured	Excess	Insured
4 Personal Belongings	Valuables	£300	Nil	Yes

Emergency Medical Assistance

In the event of a Medical Emergency telephone Aviva's Emergency Medical Assistance provider on the following numbers

From outside the United Kingdom +44 (0)1243 621066

From within the United Kingdom 01243 621066

Lines are open 24 Hours a day 365 days a year.

Please ensure you have your Policy Number with you when calling.

How to Claim

If you wish to make a claim under this Policy please initially contact your School to obtain a claim form for completion

Following completion of the claim form, please return it to either of the following addresses

Travel Claims Sections 1 to 7

Postal Address:

Aviva Travel Claims
P O Box 432
CHICHESTER
PO18 8WP

Tel 01243 621416

Email avivatravelclaims@cegagroup.com

Personal Accident Claims Section 8

Postal Address:

Aviva Fourth Floor
The Observatory, Chapel Walks
Manchester
M60 8AD

Tel 0800 051 6583

Email gpaclaims@aviva.com

Delayed Baggage Cover

If all or part of your Personal Belongings are lost or temporarily mislaid for more than 12 hours during any stage of an insured journey you may spend up to £100 for the purchase of essential items of replacement clothing, or toilet requisites.

It is essential that receipts are retained to enable a claim to be validated.

No Excess applies to this Extension.

Aggregate Limits of Liability

Aviva will not be liable for any amount in excess of the amounts shown below.

Section 1 Cancellation, Curtailment or Change of Itinerary per Journey or event overall	£50,000
Section 2 Course Fees per Journey or event overall	£50,000
Section 8 Personal Accident per event overall	£1,000,000

If the aggregate amount of all benefits payable exceeds that amount the benefit payable for each Insured Person shall be proportionately reduced until the total of all benefits does not exceed the Aggregate Limit.

Significant Limitations or Exclusions

(For details of all the Exclusions applicable to of each Section, please see the Policy Wording).

GENERAL EXCLUSIONS

- War in the Insured Persons Country of Residence or secondment
- Flying other than as a passenger
- Winter sports
- Travelling on a motorcycle over 125 cc
- Suicide
- Criminal acts
- Losses incurred after the expiry of the Period of Insurance
- Losses incurred during any Incidental Holiday trip outside Europe or within Europe whose duration exceeds 14 days
- Losses incurred as a result of anxiety, stress, depression, stress or mental or nervous disorder

Section 1 Cancellation, Curtailment or Change of Itinerary

- Travelling against or planning to travel against the medical advice of a Qualified Medical Practitioner or for the purpose of obtaining medical treatment.
- Disinclination to travel or if on an Insured Journey deciding not to continue.
- Violating the laws or regulations of the country in which they are travelling.
- Failing to check in according to the itinerary provided unless the failure was due to Strike or industrial action.
- Failing to produce or maintain immigration work residence or similar visas permits or documents for the country to which they are travelling.
- Any circumstance that could have been reasonably foreseen as giving rise to a claim at the time an Insured Journey was booked
- Any expenses incurred if the Policyholder or Insured Person is refused entry to the United Kingdom or has a Visa application refused
- The amount of the Excess shown in the Schedule

Section 2 Course Fees

- Travelling against or planning to travel against the medical advice of a Qualified Medical Practitioner or for the purpose of obtaining medical treatment.
- Disinclination to travel or if on an Insured Journey
- Any expenses incurred if the Policyholder or Insured Person is refused entry to the United Kingdom or has a Visa application refused
- Any circumstance that could have been reasonably foreseen as giving rise to a claim at the time an Insured Journey was booked.
- Redundancy or change in financial circumstances.
- The amount of the Excess shown in the Schedule

Section 3 Medical Expenses

- Incurred when the specific purpose of the Journey is to receive medical treatment or advice
- Travelling against medical advice or where a terminal prognosis has been given
- Expenses incurred whilst on an Insured Journey within the Insured Person(s) Country of Residence
- Expenses incurred 12 months after the date the need for treatment first arises.
- Surgical or medical treatment which can be reasonably delayed until the Insured Person returns to their Country of Residence
- Medication and/or treatment which at the time of departure is known to be required or to be continued outside their Country of Residence
- The amount of the Excess shown in the Schedule

Section 4 Personal Belongings

- Loss of Money
- Loss which is not reported to the local police or appropriate authorities within 24 hours of its discovery
- Theft of Personal Belongings from any unattended vehicle
- Loss of or damage to sports equipment (including winter sports equipment) while in use
- loss or corruption of or damage to software, information or data contained in any computer , tapes or recording equipment or any cost incurred in repairing or replacing such information, software data computers, tapes or recording equipment'
- Any items of household furniture household appliances or household equipment
- Contact or corneal lenses, dentures, dental caps or crowns, hearing aids or fragile articles, or pedal cycles or laptop computers and sporting equipment whilst in use:
- Any article more specifically insured or recoverable under any other insurance
- Loss of valuables unless attended by the Insured person or kept in a safety deposit box or in a locked room if staying in home stay accommodation
- The amount of the Excess shown in the Schedule

Section 5 Money

- Loss which is not reported to the local police or appropriate authorities within 24 hours of its discovery

- Theft of Money from any unattended Vehicle
- Loss or theft of a credit card, charge card or cash card which results in fraudulent use unless the Insured Person has complied with all the terms and conditions under which the card was issued
- Coins bank or currency notes in excess of £100
- the amount of the Excess shown in the Schedule

Section 6 Personal Liability

- Liability in respect of any member of the Insured Person(s) family or any person who is under a contract of service with You and which arises out of and in the course of their employment by You
- Liability arising in connection with any Business profession or occupation
- Liability for loss of or damage to property belonging to or in the custody or control of the Insured Person, their family or of any employee or agent of the Insured Person
- Liability arising from the ownership possession or use of any mechanically propelled vehicle aircraft hovercraft or watercraft
- Liability arising out of the use of firearms
- Liability involving animals other than domestic cats and dogs and horses
- Liability which is the result of any wilful malicious or unlawful act
- Any punitive or exemplary damages.

Section 7 Overseas Legal Expenses

- if the Insured Person does not keep to the terms, conditions and exceptions under Legal Expenses
- Where the Insured Person is more specifically insured under another policy or in respect of any amount which the Insured Person cannot recover from a more specific insurance because the insurer of that insurance refuses the claim
- Relating to driving a motor vehicle without a valid licence and/or insurance
- Costs and Expenses incurred prior to Our written acceptance of a claim
- Costs and Expenses which have been incurred by the Appointed Representative on a contingency fee basis
- in respect of any legal action an Insured Person takes which We have not agreed to or where an Insured Person does anything to hinder Us or the Appointed Representative
- Acts deliberately or intentionally caused by the Insured Person or as a result of the Insured Person(s) criminal act
- Any fines, penalties, compensation or damages which the Insured Person is ordered to pay by a court or other authority

Section 8 Personal Accident

- Any gradually operating cause
- Any naturally occurring condition or degenerative process
- Illness or disease unless caused by an Accident

Duration of Policy

The policy will remain in force for 12 months from date of commencement and annually renewable
Maximum period of cover is 12 months from the time the journey commences.

Your Right of Cancellation

The insured person has no cancellation rights under the terms of this policy.

Complaints Procedure

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please contact your insurance adviser or usual Aviva point of contact. Aviva is covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations, depending on the type of insurance and circumstances of your claim.

Aviva Insurance Limited

Registered in Scotland No.2116.

Registered Office: Pitheavlis, Perth PH2 0NH.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.