

block international student travel insurance**policyholder:** Foundation for International Education**reference no.** IL9 0053249

This summary contains the key features of your block international student long stay travel insurance policy. It does not contain the full terms and conditions, which can be found in your block international student travel insurance policy. It is particularly important that you read the sections on key exclusions. All cover is for the duration of the contract.

Conditions - It is essential that you refer to the important conditions relating to health section in the policy wording as failure to comply with these conditions may jeopardise your claim or cover. If you are travelling to Australia and you require medical treatment you must enrol with a local Medicare office.

Age Eligibility - This policy is not available to anyone aged 66 or over

block international student insurance
insured by Inter Partner Assistance**key benefits**

Extended Cover - Cover applies whilst you are studying in the UK and is automatically extended at the beginning and end of each academic term whilst you are making a direct trip to and from your home. Cover is also extended outside the UK if travel is required for your study course. Cover is also extended for leisure trips to Europe to a maximum of 21 days during the period of insurance

Section 1, Cancellation or curtailment charges - Cover for costs against unavoidable or necessary cancellation or curtailment of the trip before completion due to, death, bodily injury or illness. The maximum we will pay under this section is £3,000 per person

Section 2, Emergency medical and other expenses - Emergency medical, surgical, hospital, ambulance and nursing fees up to £2,000,000.

Section 3, Personal accident - Up to £30,000 for death, loss of limb or sight and permanent total disablement, subject to age - Please refer to policy wording for full details of the cover available

Section 4, Baggage - Accidental loss, theft or damage to baggage (excluding golf equipment) up to £1,000. Up to £200 for any one article and up to £300 for all valuables - Please refer to the policy wording for the definition of valuables. Cover is only applicable during the period of insurance including direct trips to and from your home country at the beginning and end of each academic term or outside the UK if travel is a required part of your study course.

Section 5, Personal money, passport and documents - Accidental loss, theft of or damage to personal money including foreign currency up to 72 hours prior to departure - Please refer to policy wording for full details of the cover available. Up to £500 for reasonable additional costs for travel and accommodation incurred whilst obtaining a replacement passport or visa abroad. Cover is only applicable during direct trips to and from your home country at the beginning and end of each academic term or outside the UK if travel is a required part of your study course

Section 6, Personal liability - for any compensation you become legally liable to pay up to £1,000,000.

Section 7, Missed departure - Up to £250 for additional room only accommodation and travel expense should you miss your departure due to the failure of public transport or an accident or breakdown of the vehicle you are travelling in or strike.

Section 8, Overseas legal expenses and assistance - Legal expenses and costs in pursuit of a civil action up to £10,000.

Section 9, Course fees - Up to £8,000 for costs against unavoidable or necessary cancellation or curtailment of your course before completion due to, death, bodily injury or illness

key exclusions

General exclusions applicable to all sections of the policy

War risks, civil commotion, terrorism, (except under sections 1, 2 and 3 unless caused by nuclear, chemical or biological attack), sonic bangs, radioactive contamination.

Wilful, self inflicted injury, solvent, drug or alcohol abuse. Unlawful actions and any subsequent legal proceedings brought against you.

Travel to a country or specific area or event which the Foreign and Commonwealth office or the World Health Organisation has advised the public not to travel to.

See your policy: *Section 1 - What is not covered*

Any circumstances known prior to booking the trip that could reasonably be expected to give rise to a claim

See your policy: *Section 2 - What is not covered*

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. Expenses incurred as a result of a tropical disease where the required inoculations have not been undertaken. Outpatient treatment

See your policy: *Section 4 - What is not covered*

Valuables left unattended at any time unless in a hotel safe, 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. Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment and other items are excluded - See your policy wording for the full list

See your policy : *Section 5 - What is not covered*

Personal money or your passport left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation. Loss or theft of traveller's cheques where you have not complied with the issuing agents conditions

See your policy : *Section 6 - What is not covered*

Pursuit of any trade, business or profession, or the ownership, possession or use of any vehicles, aircraft or mechanically operated watercraft.

See your policy : *Section 7 - What is not covered*

Strike or industrial action publicly known by the date the insurance is purchased by you.

See your policy : *Section 8 - What is not covered*

Course fees unless the College, University or Accredited Language School confirms in writing that the course or any part of it needs to be repeated.
Any circumstances known prior to booking the trip that could reasonably be expected to give rise to a claim

excess

Your excess is the amount of each claim which you pay. Under sections 1, 2, 4, 5, 7 and 9 the first £50 of each and every claim per incident claimed for per section by each insured person.

how to make a complaint

If you wish to make a complaint, in the first instance, please contact the person you originally dealt with. They will aim to resolve your complaint on the same day. Alternatively you can contact us

by phone 08000 858698

by post Customer Liaison Department Endsleigh
Insurance Services Ltd.
Shurdington Road,
Cheltenham
GL51 4UE

You may at any time contact the Quality Manager at AXA Travel Insurance at the following address: Quality Manager, PO BOX 57325, London, E1W 1XX

email: customer.support@axa-travel-insurance.com

If we cannot settle your complaint, you have the right to ask the Financial Ombudsman Service to review your case. Contacting the Ombudsman will not affect your rights to take legal action against us

Financial Services Compensation Scheme

Endsleigh is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations

Further information about compensation scheme arrangements can be obtained from the FSCS at www.fscs.org.uk

how to cancel

If when you receive your policy documents you find that the cover is not suitable for your needs, you can cancel your policy, providing you notify us within 14 days of receipt. We will refund your premium less a charge for the time you have been insured, provided you have not travelled or your policy has not been terminated following a claim, in which case no refund will be due.

You can cancel your policy by contacting us on **0800 030 4510**

how to make a claim

To make a claim please phone:

block international student in the UK: **+44(0) 870 241 3070**
medical assistance **+44(0) 845 271 4472 (24hr)**

For customers who are in a country that does not accept the above international phone number, they can call **+44(0) 203 060 9671 (24hr)**

legal expenses **+44(0) 870 350 5716 (24hr)**